

94 01037

v. 2

STANISLAUS COUNTY, CALIFORNIA

1992 HOUSING ELEMENT OF THE GENERAL PLAN

INSTITUTE OF GOVERNMENTAL
STUDIES LIBRARY

NOV 10 1994

UNIVERSITY OF CALIFORNIA

APPENDICES

JULY 1992

94 01037
v.2

INSTITUTE OF GOVERNMENTAL STUDIES LIBRARY
109 PHILOSOPHY HALL
UNIVERSITY OF CALIFORNIA
BERKELEY, CA 94720

APPENDIX A

STANISLAUS COUNTY, CALIFORNIA

Special State Housing Requirements

APPENDIX A

STANISLAUS COUNTY

Special State Housing Requirements

In addition to requiring each city and county adopt a housing element, the California Legislature has enacted some very specific requirements to ensure that local regulatory procedures do not constrain housing development. The following summarizes these special housing mandates.

CEQA AND DENSITY REDUCTIONS

Cities and counties may deny or reduce the density set forth by the general plan for a housing project only as a mitigation measure for a specific adverse impact upon public health or safety pursuant to the California Environmental Quality Act and only when there is no other feasible mitigation that would achieve comparable density results (*California Public Resources Code* § 21085).

COMMUNITY CARE FACILITIES

A residential facility which serves six or fewer persons shall be considered a residential use of property, and the residents and operators of the facility shall be considered a family. No conditional use permit, zoning variance, or other zoning clearance shall be required which is not required on a family dwelling of the same type in the same zone (*California Health and Safety Code* § 15666.3 and § 1567.1).

COMMUNITY CARE FACILITIES FOR THE ELDERLY

A residential facility for the elderly which serves six or fewer persons shall be considered a residential use of property, and the residents and operators of the facility shall be considered a family. No conditional use permit, zoning variance, or other zoning clearance shall be required which is not required of a family dwelling of the same type in the same zone (*California Health and Safety Code* § 1569.84).

COORDINATED PERMIT PROCESSING

Each city and county must designate a single administrative entity to coordinate the review and decision-making and provision of information regarding the status of all applications and permits for residential, commercial and industrial developments (*California Government Code* § 65913.3).

DENSITY BONUS

When a developer agrees to construct at least 20 percent of the total units in a housing development for lower income households, 10 percent of the total units for very low income households, or 50 percent of the total dwelling units for qualifying senior citizens, the city or county must either grant a density bonus and at least one other concession or incentive, or provide other incentives of equivalent financial value. The developer must agree to ensure continued affordability for all lower income units for 30 years (10 years under particular circumstances). The density bonus must increase by at least 25 percent the other maximum allowable density specified by the zoning ordinance and the land use element of the general plan. Each city or county must set up procedures for carrying out these provisions (*California Government Code* § 65913.4 and 65915).

DENSITY BONUS FOR CONDOMINIUM CONVERSIONS

When a developer proposing to convert apartments to condominiums agrees to provide at least 33 percent of the total units in the proposed condominium project for low or moderate income households, at least 15 percent of the total units for lower income households, the city or county must either grant a density bonus or provide other incentives of equivalent financial value. The density bonus must increase by at least 25 percent over the number of apartments to be provided within the existing structure proposed for conversion (*California Government Code* § 65915.5).

FINDINGS ON HOUSING LIMITS

Any city or county adopting or amending its general plan in a manner that limits the number of units that may be constructed on an annual basis must make specified findings concerning the efforts it has made to implement its housing element and the public health, safety and welfare considerations that justify reducing the housing opportunities of the region (*California Government Code* § 65302.8 and § 65863.6).

HOUSING DISAPPROVALS AND REDUCTIONS

When a proposed housing development complies with applicable local policies and regulations in effect at the time the application is determined to be complete, the local agency may not disapprove the project or reduce its density unless it makes specified findings (*California Government Code* § 655589.5).

HOMES FOR MENTALLY DISORDERED, HANDICAPPED PERSONS, OR DEPENDENT AND NEGLECTED CHILDREN

A state-authorized, certified, or licensed family care home, foster home, or group home serving six or fewer mentally disordered, or otherwise handicapped persons, or dependent and neglected children shall be considered a residential use of property. Such homes shall be a permitted use in all residential zones (*California Welfare and Institutions Code* § 5116).

LIMITATIONS ON DEVELOPMENT PERMIT FEES

Fees charged by local public agencies for zoning changes, variances, use permits, building inspections, building permits subdivision map processing, or other planning services may not exceed the estimated reasonable cost of providing the service for which the fee is charged. Fees may exceed this limit only with a two-thirds vote of the electorate (*California Government Code* § 54990 and § 65909.5).

MOBILEHOMES IN SINGLE-FAMILY ZONES

Cities and counties shall allow the installation of mobilehomes on permanent foundations on lots zoned for conventional single-family dwellings. Cities and counties shall only subject mobilehomes to the same development standards that apply to single-family dwellings. Any architectural requirements; however, shall be limited to roof overhang, roofing material, and siding material and shall not exceed those which would be required of a single-family dwelling constructed on the same lot. Any area considered to be of special historical interest may be exempted from this provision (*California Government Code* § 65852.3).

MOBILEHOME PARKS--PERMITTED USES

A mobilehome park is deemed by state law to be a permitted use on all land general planned and zoned for residential use. However, cities and counties may regulate mobilehome parks by use permit (*California Government Code* § 65852.7).

MOBILEHOME PARK CONVERSIONS

Any subdivider filing a tentative or parcel map to be created from the conversion a mobilehome park to another use must prepare and file a report on the impact of the conversion on the displaced mobilehome park residents. The subdivider shall make a copy of the report available to each resident of the mobilehome park at least 15 days prior to the public hearing. The city or county with jurisdiction must consider the impact report at a public hearing and may require as a condition of approval of the conversion that the project sponsor mitigate the impacts of displacement. These provisions also apply when closure of a mobilehome park is the result of a decision by a local government entity or planning agency (*California Government Code* § 65863.7 and § 66427.4).

NOTIFICATION ON MOBILEHOME PARK CONVERSIONS

A city or county that has received an application for a mobilehome park conversion must notify the applicant at least 30 days prior to any hearing or action of state and local requirements for applicant notification or mobilehome owners and park residents concerning the proposed change. No action may be taken on the application until the applicant has satisfactorily verified that mobilehome owners and park residents have been properly notified (*California Government Code* § 65863.8).

REDEVELOPMENT REPLACEMENT HOUSING

Every redevelopment plan must contain provisions that provide replacement housing on a “one-for-one” basis for low- and moderate-income persons displaced by redevelopment activity. (*California Health and Safety Code* § 33334.5).

RESIDENTIAL ZONING

Cities and counties must zone a sufficient amount of vacant land for residential use to maintain a balance with land zoned for non-residential use (e.g., commercial and industrial) and to meet the community’s projected housing needs as identified in the housing element of the general plan (*California Government Code* § 65913.1).

RESIDENTIAL SUBDIVISION STANDARDS

Cities and counties may not impose standards for design and improvement for the purpose of making the development of housing for any and all economic segments of the community infeasible. Furthermore, it shall consider the effect of ordinances adopted and actions taken

with respect to the housing needs of the region in which the local jurisdiction is situated (*California Government Code* § 65913.2).

RESIDENTIAL ENERGY CONSERVATION

Cities and counties are required to adopt energy conservation standards for new residential dwellings (excluding apartment houses with four or more stories and hotels). This law went into effect June 15, 1983.

SECONDARY RESIDENTIAL UNITS

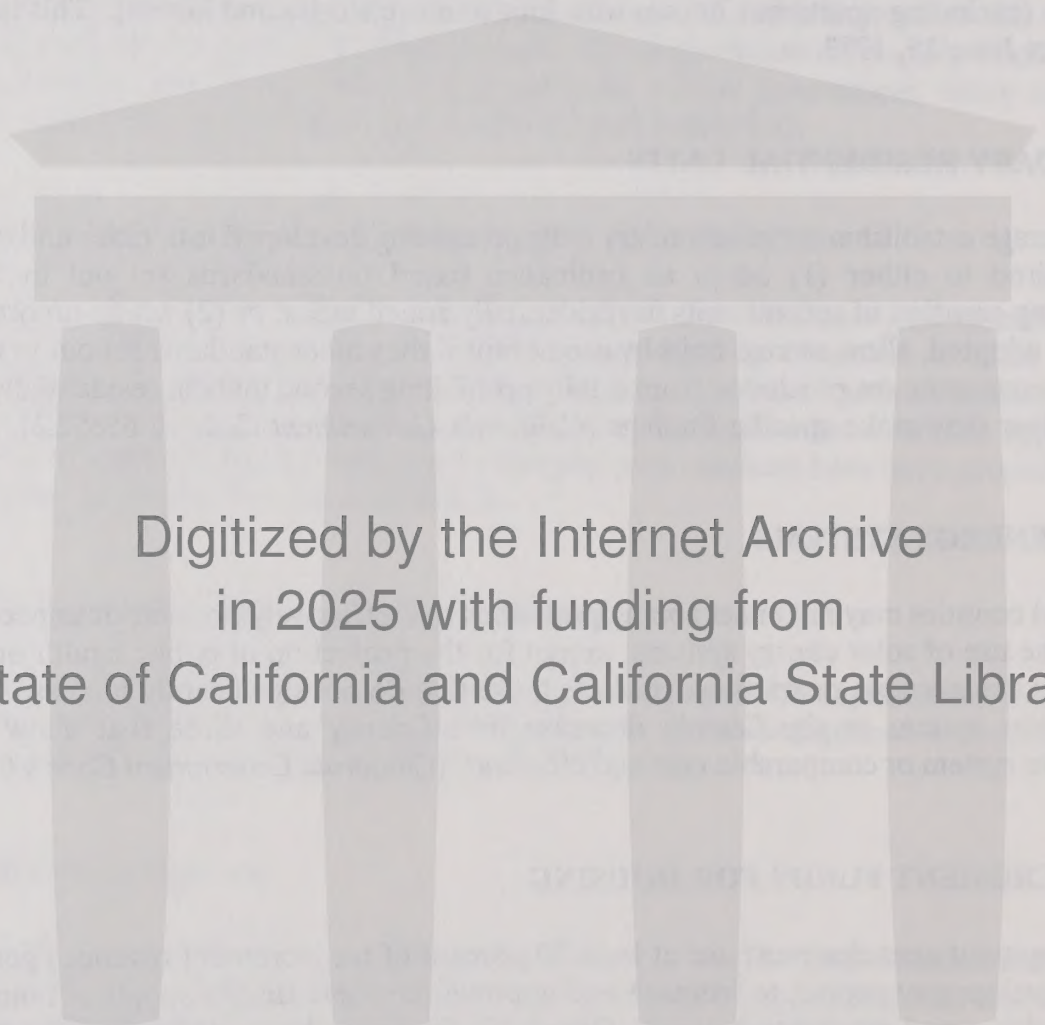
To encourage establishment of secondary units on existing developed lots, cities and counties are required to either (1) adopt an ordinance based on standards set out in the law authorizing creation of second units in residentially zoned areas; or (2) where no ordinance has been adopted, allow second units by use permit if they meet standards set out in the law. Local governments are precluded from totally prohibiting second units in residentially zoned areas unless they make specific findings (*California Government Code* § 65852.2).

SOLAR ENERGY SYSTEMS

Cities and counties may not enact zoning provisions that effectively prohibit or unnecessarily restrict the use of solar energy systems, except for the protection of public health or safety. Allowable "reasonable restrictions" include those that do not significantly increase the cost of the solar system or significantly decrease its efficiency and those that allow for an alternative system or comparable cost and efficiency (*California Government Code* § 65850.5)

TAX INCREMENT FUNDS FOR HOUSING

Redevelopment agencies must use at least 20 percent of tax increment revenues generated by a redevelopment project to increase and improve the community's supply of housing for persons of low and moderate income. Certain findings may be made by the agency to set aside less than 20 percent if no need exists for such housing, if less than 20 percent is required to meet the need, or if a substantial effort to meet the needs is being made (*California Health and Safety Code* § 33334.2).



Digitized by the Internet Archive
in 2025 with funding from
State of California and California State Library

<https://archive.org/details/C123317183>

APPENDIX B

STANISLAUS COUNTY, CALIFORNIA

Available Housing Programs

APPENDIX B

STANISLAUS COUNTY

Available Housing Programs

INTRODUCTION

A wide range of local, state and federal program options are available to Stanislaus County to implement housing goals and policies. The following sections present an inventory of these programs. It should be noted that many of these programs may not be appropriate for application in Stanislaus County and are presented only for consideration and completeness of the inventory. The program options included in this section were assembled from successful programs in other counties, from state and federal agencies and the Blue Print of Bay Area Housing, published by the Local Housing Element Assistance Program in association with the Association of Bay Area Governments and the Bay Area Council. Some of the federal programs may have been modified since publication of this document. The various programs and techniques described in this appendix are summarized in Table B-1 at the end of this appendix. The table shows the eligible sponsor(s) and the target groups that could benefit from each program.

LOCAL PROGRAM OPTIONS

State law requires cities and counties to adopt a number of regulatory measures to promote affordable housing; however, many communities have gone beyond these state mandated programs. Innovative programs complement regulatory reform and offer creative solutions to people who need more direct help than regulatory changes can provide. While not all of the options described here are currently applicable in Stanislaus County, some have potential for local application.

Density Bonuses

Density bonuses, which are an incentive-based counterpart to inclusionary zoning, provide a density increase to residential developers that agree to construct a minimum number of affordable units. State law requires local jurisdictions to provide density bonuses in specified circumstances.

When a developer agrees to construct at least 20 percent of the total units in a housing development for lower-income households, 10 percent of the total units for very low-income households, or 50 percent of the total dwelling units for qualifying senior citizens, the city or county must either grant a density bonus and at least one

other concession or incentive, or provide other incentives of equivalent financial value. The developer must agree to ensure continued affordability for all lower-income units for 30 years (10 years under some circumstances). The density bonus must increase the allowable density specified in the zoning ordinance by at least 25 percent. Each city or county must set up procedures for carrying out these provisions (*Government Code* § 65913.4 and § 65915).

Density bonuses have the benefit of increasing land values for projects that include affordable units. In effect, this increased value subsidizes the construction of the affordable units. Density bonuses work best where there is substantial planned growth.

Mixed-Use Development

Mixed-use development combines residential uses with one or more other uses such as office, retail, public, entertainment, or even manufacturing. To encourage mixed-use development, a city or county can amend its zoning ordinance to allow residential uses in otherwise non-residential zones or it can create a Mixed-Use Zoning District.

Mixed-use projects can reduce the cost of housing by allowing residential uses to share amenities and parking with other uses. Mixed-use projects also reduce automobile traffic as people can live and work in the same area. In addition, mixed-use projects can make retail areas safer and more prosperous.

Development Standards

The cost of constructing housing can be reduced by instituting site planning and building design innovations. Communities can modify their requirements for setbacks, street widths, and building materials, or they may use performance standards in place of restrictive building and planning standards. Minimum standards for new public streets may be reduced in width. This would allow developers to fit more homes on infill sites and encourages smaller lots, thereby reducing the cost of new homes. The key to making such programs work is ensuring that narrow streets do not impair emergency vehicles or create a parking problem.

Inclusionary Zoning

Inclusionary zoning requires new residential developments to include a prescribed percentage of moderate- and/or lower-income housing. Inclusionary programs typically include the following provisions:

- Criteria for defining affordability;
- Criteria for determining buyer or renter eligibility;
- Provisions to assure a minimum time period that the unit will remain affordable;
- Provisions regarding on-site or off-site location of affordable units and the transfer of affordable housing credits;
- Exemptions for small projects; and
- Provisions for in-lieu fees.

Inclusionary zoning could result in a significant number of affordable units in Stanislaus County. In addition, any affordable units built could be integrated with market-rate housing, thereby avoiding any new concentrations of low-income housing.

Redevelopment Housing

Redevelopment programs are another important source of affordable housing. State law authorizes the use of redevelopment to make sites available for the construction of new housing, to provide subsidies for affordable housing, and to aid in the preservation and upgrading of residential areas. Redevelopment programs usually operate by capturing the incremental increase in property taxes resulting from improvements in the area. The agency can issue bonds based on this tax increment and use the money to redevelop a blighted area. State law requires that 20 percent of all property tax increments in a redevelopment area be set aside for the development of affordable housing (*Health and Safety Code* § 33334.2). State law also requires that every redevelopment plan contain provisions that provide replacement housing on a “one-for-one” basis for low- and moderate-income persons displaced by redevelopment activity. (*Health and Safety Code* § 33334.5).

Redevelopment programs can create significant new housing opportunities in areas where housing is not otherwise feasible because of site limitations, ownership, or market conditions. Redevelopment can also provide a substantial amount of money for subsidizing affordable housing. For a discussion of redevelopment from the perspective of project funding, see the next section.

Land Banking

Land Banking is the acquisition of vacant and underutilized land or properties with the potential for reuse or rehabilitation. There are two primary approaches to land banking. A developer may approach a local agency with a parcel in mind which he or she cannot afford to buy, and the local agency can assist with the acquisition of the land. Alternatively, the local agency may identify a parcel and “bank” it until a suitable developer comes along to build on it. In this case, the jurisdiction has several options regarding control of the site. The most obvious is outright purchase,

but this may not be the best way for the locality to use the funds set aside for land banking. Other options include an option to purchase, at a stated price under stated conditions; an option of first refusal, under which the property owner agrees to notify the local agency in case an offer is made by a third party to purchase the land; and a lease, which is useful if the property owner is unwilling to sell, but is willing to develop the land. Sources of funds for land banking have usually come from a jurisdiction's Community Development Block Grant (CDBG) monies, although money from a community's general fund can and has been used.

State law gives local governments and nonprofit organizations priority in the purchase of surplus public lands. Counties can often acquire land before it reaches the market, sometimes at a lower cost. The County can restrict the development of the property to require affordable housing when it leases or resells it to a developer.

Providing inexpensive or free land to developers willing to build affordable housing is an important tool available to counties and cities. In areas where land is relatively expensive, the provision of low-cost land represents a significant subsidy for housing. Land Banking also gives communities direct control over the location, timing and type of housing built. Jurisdictions can also assemble several small properties over time to create sites for larger projects.

Adaptive Reuse

The conversion of outmoded non-residential buildings can provide an opportunity for development of new residential uses. Reuse projects may include old school buildings, train stations, hospitals and other public buildings, inns and hotels, and warehouses and factories and other industrial buildings. In some cases, hotels and schools have been converted to apartments and, in others, industrial buildings have been turned into living/work spaces. As a housing strategy, adaptive reuse can introduce housing into non-residential areas, restore buildings to a useful purpose, or provide living/work space at a reasonable cost.

Converting old buildings to residential units or living/work quarters is one way to restore buildings to a useful purpose. This in turn augments the county's tax base. If buildings are local landmarks of historical or architectural significance, they may qualify for preservation tax credits if developed for low-income housing.

Single Room Occupancy (SRO)

SRO group housing is a traditional form of affordable housing for single and elderly low-income people and for new arrivals in the area. SRO rooms are usually small, between 80 and 250 square feet, and typically have a sink and closet. Bathrooms, showers and kitchen are shared with other rooms.

In some cases, residential hotel units may be affordable to low-income households even without government subsidies. With subsidies, these units become affordable to very low-income persons. Formerly homeless people often find SROs and affordable entry point into the housing market. The availability of low-cost SROs can also protect some people from becoming homeless.

Secondary Residential Units

A secondary unit is an additional self-contained living unit, either attached to or detached from the primary residential unit on a single lot. It has cooking, eating, sleeping, and full sanitation facilities. State law permits secondary units and establishes minimum standards for their development. Local governments can either adhere to state standards or adopt their own secondary unit ordinance.

To encourage the development of secondary units on existing developed lots, state law requires cities and counties to either adopt an ordinance based on standards set out in the law authorizing creation of secondary units in residentially-zoned areas, or where no ordinance has been adopted, allow secondary units by use permit if they meet standards set out in the law. Local governments are precluded from totally prohibiting secondary units in residentially-zoned areas unless they make specific findings (*Government Code* § 65852.2).

Secondary units can be an important source of affordable housing since they can be constructed at a relatively low cost and have no associated land costs. Secondary units can also provide supplemental income to the owners of primary units, thus allowing the elderly to remain in their homes or moderate-income families to afford houses.

Opposition to secondary units is generally based on neighborhood concerns over parking and traffic impacts. An important key to the success of a second unit program is the development of specific standards dealing with such issues as minimum lot size, maximum unit size, parking standards, and setback and height requirements.

Limited-Equity Cooperatives

Limited-equity cooperatives provide low- and moderate-income residents the opportunity for affordable homeownership. In a limited-equity cooperative, like a market co-op, the residents form a nonprofit corporation that has as many shares as there are units in the building. The units may result from the conversion of an existing rental building or from new construction.

To live in a co-op, residents purchase a share by making a down payment and making a monthly payment that equates to their share of the mortgage payment plus the costs of utilities and maintenance. A share entitles co-op members to the use of common areas and their dwelling unit.

While they do not own their dwelling unit, co-op members may deduct their share of interest and tax payments when filing tax returns because they are part owners of the building.

Limited-equity co-ops differ from market co-ops in that the cost of buying a share in a limited-equity co-op is generally measured in the hundreds rather than thousands of dollars and can increase only a certain amount each year. By limiting equity build-up, the units are effectively removed from the speculative real estate market and protected from market-driven rent increases. The dwelling is thus kept permanently affordable to low- and moderate-income people.

Self-Help Housing

Self-help housing, also known as “sweat equity” housing, enables potential homeowners to contribute their labor to the construction or renovation of a building in return for credit on a down payment. This type of program allows low-income families to enter the housing market, and at the same time can result in the rehabilitation of dilapidated buildings. The California Housing Finance Agency (CHFA) finances self-help housing by providing below-market bond financing for mortgages on homes in urban areas. The experience gained by low-income persons in participating in renovation projects is also valuable job training. Self-help programs need skilled organizers to manage projects and supervise construction, and money from local governments to fill in the financial gaps.

Manufactured Housing

Factory-built homes may be the most affordable housing on the market today. It is the least expensive to construct and, once built, it is difficult to distinguish from custom housing. Various types of housing fall into the category of manufactured

housing. Open panel houses are constructed of preassembled, conventionally-framed wall, floor, and ceiling panels that are joined on site. Modular houses are constructed from three dimensional units of wall, floor, ceiling, and roof elements that are preassembled in the factory and joined on site; plumbing, electrical, insulation, and finished walls are also installed in the factory. Mobilehomes are complete living units that, when placed on a permanent foundation with sewer and water hook-ups, are ready for permanent occupancy. Today's manufactured homes are high-quality housing products that are less expensive than conventional homes and can be set up and finished very quickly after delivery at the site.

Manufactured housing is an option for infill development of small, irregular-shaped parcels, including surplus rights-of-way. Manufactured homes are also an option for conventional subdivisions and planned unit developments where affordability is an issue.

State law sets out standards for the regulation of manufactured housing by local jurisdictions. For example, state law requires cities and counties to allow the installation of manufactured homes on permanent foundations on lots zoned for conventional single-family dwellings. Local agencies can subject manufactured homes only to the same development standards that apply to single-family dwellings, and architectural requirements are limited to roof overhang, roofing material, and siding material and cannot exceed those which would be required of a single-family dwelling constructed on the same lot. Furthermore, state law deems manufactured homes to be a permitted use on all land planned and zoned for residential use, but cities and counties may regulate them by use permit.

Many communities also assist residents in buying their mobilehome parks to preserve affordable housing. Preservation aids those who can least afford to replace a stand-alone unit that they own. Preserving mobilehome parks allows a community to protect a valuable source of usually irreplaceable affordable housing. Existing mobilehome parks continue to be threatened by the escalating value of land and accompanying development pressure, and new parks are difficult to develop in high cost areas.

Nonprofit Housing Development Corporation

A nonprofit housing development corporation (HDC) is a corporation created specifically to build or rehabilitate housing for people who cannot afford market-rate housing, but whose incomes are generally above the poverty level. A nonprofit HDC can undertake all the tasks necessary to acquire, develop, own, operate, promote, assist, or sponsor housing for low-and moderate-income people. A nonprofit HDC does not build government-owned "public housing." Rather, nonprofits work directly with city and county governments, redevelopment agencies, for-profit developers and

other nonprofit organizations to assist in planning and implementing affordable housing programs and projects to lessen the burden of local government in providing low-income housing. Nonprofit HDCs can build housing for families, the elderly, and the disabled. HDCs may also sponsor limited equity cooperative housing.

Home Equity Conversion

Home equity conversion is an umbrella term for a number of methods by which elderly homeowners convert the equity in their homes into monthly cash payments without being forced to move. Typically, a senior reverses a mortgage on the home by contracting with a lender for a loan of up to 80 percent of the property's value. Repayment of principal and interest is usually accomplished through sale of the home. Most of these conversion loans are made to elderly persons who own their home outright or who have a very small outstanding balance due on the mortgage.

Shared Living

Shared living refers to a housing arrangement wherein unrelated people reside together to reduce housing expenses and for social contact and mutual support. A single mother may, for example, share her home with an elderly person who helps with child care and living expenses. In other instances, several disabled adults may share a large single-family home.

State law sets standards for the regulation of small shared-living facilities. A residential facility which serves six or fewer persons must be considered a residential use of property, and the residents and operators of the facility must be considered a family. No conditional use permit, zoning variance, or other zoning clearance can be required which is not required of a family dwelling of the same type in the same zone (*Health and Safety Code* § 1566.3 and § 1567.1).

INVENTORY OF HOUSING FUNDING PROGRAMS

This section summarizes local, state and federal funding programs that Stanislaus County might pursue to implement its *Housing Element* policies. The program summaries are based on consultations with state and federal program representatives in September 1991 and on program descriptions contained in the California Department of Housing and Community Development's (HCD) *1987 Directory of Housing Programs*, the California Housing Finance Agency's (CHFA) *1986 Annual Report and 1990 program updates*, CHFA's *1989 Multifamily Lending Manual*, The United States Department of Housing and Urban Development's (HUD) 1989-90 summary of programs, the *Stewart B. McKinney Homeless Assistance Act*, and FmHA's 1984 *Brief History of FmHA*.

LOCAL FUNDING PROGRAMS

Redevelopment

State Law authorizes the use of redevelopment to make sites available for new housing, to provide subsidies for affordable housing, and to aid in the preservation and upgrading of residential areas. A city or county can establish one or more areas in need of redevelopment. The increased property tax revenue (tax increment) resulting from new private investment in the area goes to the Redevelopment Agency. Tax increment funds must be used for public improvements in the district and for affordable housing development anywhere in the County. State law requires that at least 20 percent of all property tax increment in a redevelopment area be used for affordable housing. In addition to providing funds for a wide range of local housing programs, redevelopment enables a County to issue bonds and otherwise finance housing construction and acquire land for new housing.

Redevelopment has created significant new housing opportunities in areas where housing was not feasible because of site limitation, ownership, or market conditions. This is because redevelopment creates a potentially significant amount of locally controlled funds for the development of affordable housing.

Fee Waivers

The existing high level of fees levied on new residential development (for parks and open space, traffic mitigation and other purposes) encourages the market to provide higher cost homes. To offset some of these negative impacts and to entice the development of lower-cost housing, local governments can reduce or waive fees in exchange for the provision of affordable housing.

Housing Trust Funds

In the search for funding for affordable housing development and preservation, communities can place fees on new commercial and/or residential development. Some jurisdictions with inclusionary zoning give developers the option to pay fees in lieu of providing below-market-rate units. Although fees affect the land market and may impact the type and cost of housing or commercial uses built, they do generate a local source of funds for the development of affordable housing.

Mortgage Revenue Bonds

Tax-exempt mortgage revenue bonds are a source of funds that may be used to raise money for mortgage loans. Tax-exempt bonds are issued at below-market interest rates providing low-interest rate financing for both single-family, owner-occupied homes and multi-unit rental housing. The mortgages may be used for acquisition, rehabilitation, or new construction. The bonds are paid off with revenues from housing. Housing finance agencies are created to issue such bonds, but other agencies, such as housing authorities, cities and counties, redevelopment agencies, and the state may also do so. The interest rate on the mortgage loans from bonds issued by these agencies is usually around 1 1/4 percent above the interest rate paid to bondholders and 2 to 3 percent below market. Private lenders originate and service the loans.

Federal and state regulations require that bond proceeds be used to increase affordable housing opportunities for very low-, low-, and moderate-income households and require income, price, and rental restrictions based upon area median income limits.

Mortgage Credit Certificates (MCC)

Local housing finance agencies may now issue mortgage credit certificates in lieu of mortgage revenue bonds. Home purchasers who receive MCCs are entitled to an income tax credit equal to a specified percentage of the interest they pay during the tax year on the mortgage on their principal residence.

Private Financing

In recent years, major financial institutions have become involved in the development of low- and moderate-income housing by making construction loans and permanent loans available at favorable rates. Such loans have aided many affordable housing developments.

The Community Reinvestment Act (CRA) directs the Department of the Treasury, the Federal Reserve System, the Federal Deposit Insurance Corporation, and the Federal Home Loan Bank Board to encourage and assist the institutions they regulate to meet the credit needs of their communities. These agencies must assess the records of their member institutions when evaluating applications for a charter or other regulated transactions. As a result of the CRA, many major financial institutions have elected to actively participate in funding low- and moderate-income housing projects developed by non-profit corporations.

Savings Associations Mortgage Company (SAMCO) is a statewide organization supported by stockholder savings institutions to provide financing for affordable housing projects. SAMCO has worked with non-profit developers to finance publicly-assisted housing projects throughout the Bay Area in which at least 51 percent of the units were affordable to low-income households. For more information, call (408) 985-8110.

California Community Reinvestment Corporation (CCRC) was formed recently to pool the resources of the state's banks to assist in financing affordable housing. CCRC is sponsored by the Federal Reserve Bank of San Francisco and the San Francisco Development Fund. CCRC plans to raise \$100 million from member banks for below-market-rate loans to low- and moderate-income housing developments. For more information, call (818) 972-2765.

STATE FUNDING PROGRAMS

California Housing Finance Agency (CHFA)

CHFA was created in 1975 to help meet the state's need for housing affordable to low- and moderate-income households. CHFA provides below-market-rate mortgage capital through the sale of tax-exempt notes and bonds.

For information on CHFA programs, contact:

California Housing Finance Agency
1121 L Street, 7th Floor
Sacramento, CA 95814
(916) 322-3991

Multi-Family Rehabilitation and Infill New Construction Program

CHFA developed the multi-family rehabilitation program in 1983 to provide a steady source of financing for use with the Rental Rehabilitation Grant Program, CDBG or other rental rehabilitation efforts, rather than attempting to structure their own smaller, separate bond issues. At least 20 percent of the units developed under this program must be available to low-income renters. Through use of CHFA's bond funds and local financial resources; however, the percentage has actually been much high (86 percent as of June 30, 1986).

Eligibility: city or county

80/20 State/Local Pilot Rental Housing Finance Program

This program supplies funding which effectively “buys-down” the interest rate on a project’s financing. This buy-down, referred to as a feasibility loan, cannot exceed \$150,000 per project, and will reduce monthly rents and thereby make more housing available to those who fall into very low- and low-income categories. Projects considered for the program must carry with them participation from a sponsoring local government in the 20 percent to 30 percent range. One hundred percent of the units in these projects are to be reserved for low- and moderate-income tenants (i.e., no market-rate rentals are allowed).

Eligibility: nonprofit organization

CHFA Self-Help Housing Program

CHFA has agreed to provide a source of construction and permanent financing for single family homes built by the self-help construction method. Under this program, nonprofit housing organizations supervise families in the construction of their own homes, thereby reducing costs by 20 to 40 percent. Sweat equity serves as the down payment, provided that the loan does not exceed 80 percent of the appraised value.

Eligibility: nonprofit organization

Home Mortgage Purchase Program (HMP)

This program provides a 30-year fixed-rate mortgage with monthly mortgage payments (principal and interest) that remain the same until the loan is fully repaid. CHFA commits funds to builders or developers who in turn make the low-interest-rate mortgages available to new homebuyers through private lenders. Interest rates vary with each bond sale, but are usually 1.5 to 3 percent below the prevailing market interest rates. In order to qualify for an HMP loan, the borrower must be a first-time homebuyer (or not have owned a home as a principal place of residence during the previous three years), have a moderate income, have the capacity to make a minimum five percent cash down payment and pay closing costs as required, be able to meet loan underwriting standards, and not have previously obtained a CHFA loan.

Eligibility: for-profit organization or developer

80/20 Multi-Family Rental Housing Program

As of January 1, 1986, state law requires that all multi-family projects financed with tax-exempt bonds set aside 10 percent of the units for lower-income tenants and 10 percent for very low-income tenants. Current federal law simply requires that 20 percent of the units be set aside for the low income. The balance of the units under state and federal law may be operated with market rents. CHFA sells state revenue bonds in order to finance rental developments which meet these requirements.

Eligibility: for-profit organization or developer

Cal-First Home Buyers Program

After a first-time homebuyer acquires a first mortgage on a home, a qualified lender can offer a CHFA-financed second mortgage that will decrease housing cost payments during the first six years of home ownership. During the following 10 years, the mortgage payments increase to repay the second mortgage buy down.

The program is currently inactive (March 1990).

Eligibility: individual

Second Unit Financing

This program is a pilot program that provides a source of financing for the addition and rehabilitation of second units utilizing Title I insured loans (limited to a maximum of \$17,500). The second units will provide housing for tenants with incomes not exceeding 80 percent of the area's median income upon initial occupancy. Borrowers will be owner-occupants of detached, single-family home, whose household incomes do not exceed 120 percent of median income.

Eligibility: individual

California Department of Housing and Community Development (HCD)

HCD is the state agency that has principal responsibility for assessing, planning for, and assisting communities to meet the housing needs of low- and moderate-income Californians. The following section describes in greater detail the housing and community development-related programs and activities of HCD.

For information regarding HCD programs, contact:

Department of Housing & Community Development
Division of Community Affairs
1800 3rd Street
Sacramento, CA 95814
(916) 332-1560

Mailing Address:
P.O. Box 952054
Sacramento, CA 94252-2054

State Community Development Block Grant Program

Cities with populations under 50,000 and those counties with populations under 200,000 which do not participate in HUD entitlement programs are eligible to participate in the state CDBG program. CDBG funds may be used for a variety of housing, economic development, public facility, and public service activities.

Eligibility: city or county

Rental Housing Construction Programs (RHCP)

The RHCP was designed to stimulate the production of affordable, well-constructed, energy efficient rental units available to very low- and low-income households. The program funds are utilized through three basic financing approaches: 1) a direct financing component that channels HCD funds directly to local entities; 2) the Rural Rental Assistance component, which uses RHCP funds to writedown rents on projects financed through the FmHA 515 Program; and 3) the CHFA set-aside.

Eligibility: city or county

Senior Citizens Shared Housing Program (SCSH)

The SCSH program provides grants to local government agencies to assist seniors in finding others with whom they can share housing. Services funded by the program include outreach, information and referral, client counselling, placement, and follow-up. The program results in reduced housing costs, prevention of premature institutionalization, efficient use of existing housing stock and increased security and companionship for seniors.

Eligibility: city or county, nonprofit organization

Independent Living Housing Assistance program (ILHAP)

The ILHAP provides funds in the form of housing assistance payments to agencies that provide support services to the developmentally, mentally, or physically disabled, which are designed to provide a transition to independent living. Any disabled individual who is in need of an independent living skills training program, may be a tenant of a dwelling unit receiving housing assistance payment benefits. Housing assistance will be provided to lease group homes and units within apartment complexes.

Eligibility: city or county

Predevelopment Loan Program (PLP)

The PLP provides 7 percent loans to local government agencies and nonprofit corporations. The loans can be used for a variety of predevelopment expenses incurred in securing long-term financing for the production or rehabilitation of subsidized low-income housing in rural and urban areas. Loan terms range from one to three years and proceeds may be used to purchase land or land options; to pay advance fees for architectural, engineering, consultant, and legal services; to pay permit, bonding, and application fees; and to finance site preparation (including water and sewer development). Loans are also made to eligible borrowers for purchase of land bank sites for future development of low-income housing. Loans may not be used for administrative expenses or construction financing.

Eligibility: city or county, housing authority, nonprofit organization

Deferred Payment Rehabilitation Loan Program (DPRLP)

The DPRLP provides deferred payment loan funds to local government agencies to assist with the rehabilitation of housing for low- and moderate-income households. The major objectives of the DPRLP are to rehabilitate housing to assure the continued viability of neighborhoods, to eliminate health and safety hazards, to prevent overcrowding, and to ensure the availability of low-cost housing.

Eligibility: city or county, nonprofit developer

Special User Housing Rehabilitation Program (SUHRP)

The SUHRP provides three percent 30-year deferred payment loans, which provide “up-front” subsidies of substandard housing. SUHRP funds may be used for apartments for the elderly, for group residences and for the physically, developmentally, or mentally disabled. Funding is also available for residential hotels which will be occupied by very low- or low-income persons.

Eligibility: city or county, nonprofit organization, for-profit organization or developer

California Self-Help Housing Program (CSHHP)

The CSHHP (formerly the California Housing Advisory Service) provides grants and loans to self-help housing organizations that assist low- and moderate-income families in the building or rehabilitating of their own homes. Both mortgage and technical assistance funds are available. CSHHP technical assistance grants are used to cover the various administrative and training costs associated with the provision of technical assistance to self-help households. The services include training and supervision of self-help builders, loan packaging and counseling services, and workshops. Mortgage assistance funds are used to reduce the cost of the self-help units.

Eligibility: city or county, nonprofit organization

State Bond Programs (Propositions 77 and 84)

Funding was authorized by Propositions 77 and 84 in 1988 for a variety of housing programs administered by the California Department of Housing and Community Development (HCD). HCD provides low-interest loans directly to project sponsors for purchase, rehabilitation, and other eligible costs of very low- and low-income rental housing. HCD also provides combination interim construction/permanent loan packages for new very low- and low-income rental housing. New construction projects will need to have approval under Article XXXIV of the State Constitution or structured so Article XXXIV does not apply. Sponsors may be for-profit or non-profit. Any individual or public or private entity capable of entering into a legally enforceable contract may become a sponsor.

Contact: California Department of Housing and Community Development
Rental Housing Construction (916) 327-2864
Rental Acquisition Rehabilitation (916) 445-6501

Emergency Shelter Program (ESP)

The ESP provides direct grants to local government agencies and non-profit corporations that shelter needy people and families on an emergency basis. Eligible activities include rehabilitation/renovation, expansion of existing facilities, site acquisition, equipment purchase, one-time rent vouchers to prevent eviction, and administrative cost (no more than two percent of any single grantee award). New construction is not an eligible program activity.

Eligibility: city or county, nonprofit organization

California Homeownership Assistance Program (CHAP)

This program provides up to 49 percent of the purchase price of a dwelling (in the form of a mortgage participation loan with an institutional lender) to enable eligible households to purchase housing they would otherwise be unable to afford. Under this program, HCD may assist: 1) renters to purchase their units who otherwise would be displaced by condominium or stock conversions; 2) mobilehome park residents to purchase their spaces if the park is to be converted to a condominium or stock cooperative; 3) eligible households to purchase mobilehomes placed on permanent foundations; and 4) stock cooperatives or non-profit corporations to develop or purchase mobilehome parks.

Eligibility: individual

Mobilehome Park Assistance Program (MPAP)

The MPAP provides financial and technical assistance to low-income mobilehome park residents, or to organizations formed by park residents, who wish to own and/or operate their mobilehome parks. MPAP loans bear a 7 percent interest rate, and conversion loans must be repaid within three years. Repayment of blanket and individual loans may be scheduled for up to 30 years.

Eligibility: individual

Franchise Tax Board

The Franchise Tax Board through the Homeowner and Renter Assistance Law provides the following programs for property tax relief and rental assistance to low-income citizens 62 years of age or older, and to totally disabled or blind persons of any age.

Homeowner Assistance Program

The State refunds a portion of the property tax on a home occupied by a senior or disabled homeowner, depending on the value of the home and the homeowner's income. Homeowner assistance is granted only on the first \$34,000 of the full value (formerly \$8,500 of the assessed value), as shown on the property tax bill, less the homeowners or veterans exemption. No assistance is provided on that part of a residence's full value which exceeds this amount.

To be eligible for the Homeowner Assistance Program, a homeowner must:

- Be 62 years of age or older, or totally disabled, or blind as of December 31 of the year claimed;
- Have been a resident of California on or before December 31 of the year claimed;
- Have owned and occupied the home on December 31 of the year claimed; and
- Have a household income for the year claimed of no more than \$12,000. (Household includes the homeowner and all individuals, except minors, students, and renters who lived in the home during the year claimed.)

Claims must be filed with Franchise Tax Board between May 16 and August 31 following the year claimed.

Eligibility: individual

Renter Assistance Program

To be eligible for the Renter Assistance Program, a renter must:

- Be 62 years of age or older or totally disabled or blind as of December 31 of the year claimed;
- Have been a resident of California on December 31 of the year claimed;
- Have occupied a rented California residence between January 1 and December 31 of the year claimed;
- Have paid at least \$50 per month in rent for the year claimed; and

- Have a household income for the calendar year claimed of not more than \$12,000. (Household members include the renter the renter's spouse, and all other individuals who lived in the dwelling from January 1 to December 1, except for minors, qualified students, other renters, and the owner of the rented premises.)

The claim must be filed with the Franchise Tax Board between May 16 and August 31 following the year claimed.

Persons who received welfare benefits or claimed the renter's credit allowed by the California Personal Income Tax are eligible for renter assistance if all of the qualifications listed above are met.

Eligibility: individual

Renters Credit

California renters who filed individual income tax returns are eligible to receive a renters' credit of \$60 for single persons and \$137 for married couples (filing joint claims) or unmarried heads of household if one of the following apply:

- The renter was a California resident on March 1 of the year for which the credit is claimed or
- The individual, as of March 1, rented and occupied, as a principal place of residence, a house or dwelling in California (owning and occupying a mobilehome situated on rented land satisfied this requirement).

The Renters Credit is not allowed if one of the following apply:

- The rented property was exempt from property taxes, unless the renter was required to pay property taxes on his or her possessory interest in the residence;
- The renter lived with and was claimed as a dependent for income tax purposes by another person; or
- The renter or spouse was granted the homeowner's property tax exemption unless the spouse maintained a separate residence for the entire taxable year.

A person who qualifies for the Renters Credit may also file for Renters Assistance, but should not receive the Homeowner Assistance or the Homeowners Property Tax Exemption.

Contact: Franchise Tax Board
P.O. Box 1588
Sacramento, CA 95807 (916) 369-0500

Eligibility: individual

Solar Energy Credit

An individual may qualify for a tax credit if he or she installed a solar energy system or added to a previously installed system, or carried over this credit from 1982. This state credit is substantially different from the federal credit. To be eligible for a tax credit, the system must conform with the guidelines established by the California Energy Commission.

Individuals may qualify for a tax credit if energy conservation measures were installed, or if this credit was carried over from 1983.

Energy conservation measures include insulation, weather stripping, pool covers, low-flow shower heads, other items approved pursuant to the Federal Residential Conservation Service Plan. The solar energy and energy conservation measure credits ends on January 1, 1987 unless a statute, chaptered before this date, deletes or extends the date.

Contact: Franchise Tax Board
P.O. Box 1588
Sacramento, Ca 98707
(800) 852-5711

California Energy Commission
1516 9th Street
Sacramento, CA 95814
(800) 852-7516

Eligibility: individual

Tax Credit for Removal of Architectural Barriers

Sections 17237.5 and 24380 of the *Revenue and Taxation Code* permit taxpayers to deduct the entire cost of repairing or remodeling “any building, facility, or transportation vehicle owned by the taxpayer to facilitate its use by disabled or elderly individuals.”

The deduction must be taken for the year in which the remodeling or repair work took place, and must be in lieu of any other tax deduction for remodeling or repair to correct wear and tear or obsolescence. Deductions cannot exceed \$25,000 in any taxable year.

Repairs must be made in compliance with the standards prescribed in *Government Code* § 4450-51.

Contact: Franchise Tax Board
P.O. Box 1588
Sacramento, CA 95807
(916) 369-0500
(800) 852-5711
(800) 852-7050

Eligibility: individual

Department of Veterans Affairs

The Department of Veterans Affairs, through its Division of Farm and Home Purchases, administers the Cal-Vet Loan program, which assists qualified California war veterans to purchase farms and homes at reasonable financing costs. Funds are obtained through the sale of general obligation bonds. These bonds and the administrative costs of the program are prepaid by the veterans who participate.

Cal-Vet Loan Program

To qualify for a Cal-Vet loan, a veteran must have been born in California or have been a bona fide resident of California at the time of entry or re-entry into active military duty. He or she must have served at least 90 days on active duty (unless discharged because of service-connected disability) and must have served during a qualifying war period. Discharge or release from active duty must have been under honorable conditions.

<u>Qualifying Properties</u>	<u>Maximum Loan Allowed</u>
Single-family homes, including condominiums and townhouses	\$75,000
Mobilehomes on land owned by the borrower	75,000
Mobilehomes in an approved mobilehome park	55,000
Working farm producing sufficient income to provide loan and tax payments	200,000

Homes equipped with solar energy heating devices may be approved for up to an additional \$5,000 loan.

Where the purchase price is \$35,000 or less, the Department may loan 97 percent of the appraised value of the property. Where the purchase price is greater than \$35,000, the department may loan 95 percent of the appraised value of the property, but in no event may the loan be more than the purchase price or the maximum stated above, whichever is less. On farm properties, the loan amount cannot exceed 95 percent of the Department's appraised value, which is based upon net income from agricultural production.

A veteran who plans to have a home constructed and later to have it financed through the Cal-Vet program should contact a Cal-Vet district loan office for detailed information before proceeding as this type of loan is strictly regulated by both state and federal laws.

The interest rate on Cal-Vet loans is variable over the term of the loan. Most Cal-Vet loans have a maximum term of 25 years.

Cal-Vet Loan information is available at (800) 952-5626.

Eligibility: individual

Disabled Veterans' Tax Exemption

Totally disabled veterans who own and occupy a single-family dwelling, a condominium, a cooperative, or a houseboat, or occupy a state-licensed mobilehome on their own land are exempt from property tax up to \$100,000 of the assessed value of the property.

If the veteran is blind or has lost the use of two or more limbs (but has not been classified as totally disabled), the exempt amount is \$40,000 of assessed value. If the household income is not more than approximately \$24,000 a year (\$34,000 if the veteran filed and qualified for either the \$40,000 or \$60,000 exemption in 1983), the exemption amount is \$60,000 of the assessed value.

There is a one-time-only filing procedure for the \$40,000 while annual filing is required for the \$60,000 exemption. If the claim is made on April 15, the full exemption is available. If a claim for the \$40,000 or \$60,000 exemption is filed between April 16 and December 1, 80 percent of the exemption is available. There is no late filing for the \$100,000 exemption. Claims filed after December 1 are not eligible for the exemption until the following year.

The Disabled Veterans' Exemption will terminate if:

- The property was not the principal place of resident as of 12:01 a.m. on March 1 of the year claimed;

- The disability is no longer rated a 100 percent disability by the rating agency;
- Visual acuity in both eyes (if basis for exemption was blindness) is no longer less than 5/200; or, if the basis was loss of use of two limbs, use of one or both has been restored; or
- Claimant was a surviving spouse of a disabled veteran and has remarried.

For additional information on the Disabled Veterans Property Tax Exemption, contact the Stanislaus County Assessor's office.

Eligibility: individual

Board of Equalization

Homeowner's Property Tax Exemption

Administered by the State Board of Equalization through county assessors' offices, the Homeowners Property Tax Exemption has been in existence since 1968. This provision of the tax code allows a specified amount of the assessed value of a homeowner's property to be exempted from property Tax. The amount is currently \$7,000 if a claim is filed between March 1 and April 15, and \$4,600 if the claim is filed between April 16 and December 1. Once the December 1 deadline has passed, no exemption may be allowed for that particular tax year.

There is a one-time-only filing procedure and homeowners who continue to occupy their property on March 1 of the year claimed need not file again. Claims are mailed to new homeowners by March 15 each year. To qualify for this exemption, a claimant must own and occupy a dwelling as the principal place of residence as of March 1 and file or have on file a claim for homeowners property tax exemption with the county assessor in the county in which the property is located. Persons who qualify for the Homeowners Property Tax Exemption may also claim Homeowners Assistance from the Franchise Tax Board.

For additional information on the Homeowners Property Tax Exemption, contact the Stanislaus County Assessor's office.

Eligibility: individual

FEDERAL PROGRAMS

Department of Housing and Urban Development/Federal Housing Administration (HUD/FHA)

The U.S. Department of Housing and Urban Development (HUD) and its constituent agency, the Federal Housing Administration (FHA), administer a variety of mortgage insurance, rent subsidy, and loan and grant programs aimed at helping communities provide affordable housing for low- and moderate-income households.

Depending on the program, eligible applicants include both nonprofit and profit-motivated sponsors and builders, public agencies, the elderly, the disabled, and individuals with moderate incomes and below. Programs range from conventional single-family and mobilehomes, to multi-unit and cooperative housing.

The Department of Housing and Urban Development administers its programs through ten regional offices, and within those regions there are 73 area offices.

For information on HUD-sponsored programs, contact the HUD area office:

450 Golden Gate Ave. 8th Floor
San Francisco, CA 94102
(415) 556-4557

Community Development Block Grants (CDBGs)

Through CDBGs, HUD provides grants and loans to local government for funding a wide range of community development activities. A local match is generally not required.

As amended under the 1974 Housing and Community Development Act, the CDBG program is a consolidation of former categorical grant programs including Urban Renewal, Neighborhood Development Grants, Model Cities, Water and Sewer Grants, Neighborhood Facilities Grants, Open Space Grants, Rehabilitation Grants, and Historical Preservation Grants.

Although spending priorities are determined at the local level, the purpose of the law is to provide adequate housing, a suitable living environment, and expanded economic opportunities for persons of low- and moderate-income. A minimum of 51 percent of the CDBG funds provided must be used for the support of activities that benefit low- and moderate-income persons.

Basic eligible activities, include, but are not limited to: 1) acquisition and disposition of real property; 2) public facilities and improvements; 3) slum clearance activities; 4)

public services; 5) interim assistance; 6) payment of non-federal share of grant-in-aid program; 7) urban renewal completion; 8) demolition and relocation; 9) removal of architectural barriers to the physically disabled; 10) privately owned utilities; and 11) improvement of sites for assisted housing.

CDBG assistance may be used for the following rehabilitation and preservation activities: 1) rehabilitation of public residential structures; 2) modernization of public housing; 3) rehabilitation of private properties; 4) temporary relocation assistance; 5) code enforcement; and 6) historic preservation.

Except in limited circumstances, CDBGs may not be used for new construction of housing.

Appropriations of CDBG funds are made by Congress annually. The first 3 percent of each year's appropriation goes directly into the discretionary fund of the Secretary of Housing and Urban Development. Those funds are distributed nationwide for technical assistance, emergency housing, and other special projects at the discretion of the Secretary.

The remaining 97 percent of each annual CDBG appropriation is divided as follows: 70 percent to urban areas and 30 percent to rural areas. From the urban share, "entitlement" applicants (generally defined as cities of at least 50,000 population and counties of at least 200,000 in population, excluding entitlement cities) receive funds determined by the locality's relative number and percentage of population, households in poverty, and households experiencing overcrowding, growth lag, and age of housing. Entitlement communities are allocated funds annually, but must make yearly certifications and submissions to HUD which conform with the 1974 Housing and Community Development Act. Cities with populations under 50,000 may execute an agreement with their respective counties to include the city's population as a part of the total county population for the purposes of the entitlement allocation.

Cities and counties not meeting the entitlement population requirement are eligible to participate in the "Small Cities" discretionary program. These jurisdictions must compete for a limited amount of funds administered through state governments.

In order to receive its annual entitlement grant, a locality must submit to HUD: 1) the required certifications (agreements to comply with applicable laws and regulations including the Civic Rights Act and citizen participation requirements); 2) the necessary HUD approved Housing Assistance Plan (HAP); 3) a copy of its final statements of community development objectives; and 4) a copy of its final statement of development objectives and proposed use of CDBG funds. The HAP must include a survey of existing housing stock, a qualification of the housing assistance needs of lower-income households and the general location of proposed new construction and rehabilitation activities. Every third year, the locality must submit a HAP detailing three-year goals.

Each year, the locality must submit its annual goals and a report evaluating progress in meeting the previous years' goals.

If the locality makes a complete submission within the established deadlines, HUD will make a full grant award. Grant awards may be reduced or denied if HUD makes a determination that the grantee has failed to carry out its previous approved activities in a timely manner or failed to conform to the requirements of the law.

Eligibility: city or county

Rental Housing Rehabilitation (Section 17)

This program is intended to increase the stock of affordable rental housing for lower-income renters (80 percent of the real median income) by providing grants to state and local governments to support the rehabilitation of existing rental units and by providing rental housing assistance to lower-income families to enable them to afford the rents of units in assisted projects. Grants are awarded on a formula basis to cities with populations of 50,000 or more, urban counties, and states, for rehabilitation of privately owned, residential property. Rehabilitation subsidy for each project is limited to an average of \$5,000 per unit, adjusted for high cost areas, and 50 percent of the project's total eligible rehabilitation costs. No funds may be used for program administration. Vouchers and Section 8 certificates are provided to permit eligible tenants to remain in rehabilitated units and eligible new tenants to move into the units.

HUD distributes the funds based upon a formula which considers three factors: 1) number of rental units where the income of tenant households is at or below the poverty level; 2) number of rental units built before 1940, where the income of the household is at or below the poverty level; and 3) number of rental units with a least one of four housing problems — overcrowding, high rent costs, incomplete kitchen facilities, or incomplete plumbing. The third factor is weighted double in the formula.

Eligibility: city or county

Urban Development Action Grant (UDAG)

UDAG provides grants to economically distressed cities and urban counties for residential, commercial, or industrial projects that stimulate private investment. Eligibility is determined by a combination of factors: loss of population and jobs, stagnating or declining tax bases, high percentage of poverty, low per-capita income change, high unemployment, and deteriorated housing. Housing projects linked to economic development projects (e.g., mixed uses) are eligible activities.

The program is currently inactive (March 1990).

Eligibility: city or county

Section 108

Section 108 allows HUD to guarantee loans to local governments for use in the acquisition or rehabilitation of property to stimulate industrial, commercial, or residential development. Recipient local governments must, in turn, pledge current and future Community Development Block Grant (CDBG) funds as security for such loans. The maximum amount that may be guaranteed is three times a city's/county's annual entitlement grant.

CDBG recipients are eligible for Section 108 loan guarantees to finance: 1) acquisition of real property for community and economic development purposes; 2) rehabilitation of real property owned or acquired by the local government; and 3) payment of related expenses (interest, relocation, clearance, and site improvements). Application for the guarantee can be made as part of the block grant proposal. Funds cannot be used for new construction.

The advantage of this program is that it can make a large amount of money available quickly without a city having to wait for receipt of a given year's block grant.

The guaranteed debt takes the form of a note issued under HUD's guidance by designated public agencies to a private lending institution approved by HUD. The terms of the note are specified by HUD; the interest rate is set just slightly above the Treasury Department's borrowing rate. The money may be drawn down as soon as HUD approves the guarantee, but it may only be used to meet current financing needs for approved activities. The entire amount of the loan may be obtained up-front.

Loans guaranteed by Section 108 must be repaid within six years, although the city or county has some latitude in determining the means of repayment. Repayment terms must be approved by HUD in advance of the project.

Although rates are higher than those on most tax exempt obligations, the program offers potential in the area of land assembly and can give local governments greater mileage from CDBG funds by performing needed activities prior to their receiving the entitlement funds.

Eligibility: city or county

Supportive Housing Demonstration Program: Transitional Housing Demonstration Program

This program encourages innovative approaches to providing short-term (24 months or less) housing and support services to homeless persons who are capable of making the transition to independent living. This program is especially targeted to deinstitutionalized homeless individuals with mental disabilities and homeless families with children.

Eligibility: city or county, housing authority, nonprofit organization

The Stewart B. McKinney Homeless Act.

The McKinney Act created a number of new programs to “provide urgently needed assistance to protect and improve the lives and safety of the homeless.” These program address the areas of emergency food and shelter, transitional and longer-term housing, primary and mental health care services, education, job training, alcohol abuse programs and income assistance.

For additional information on other programs contact:

Interagency Council on the Homeless
450 Golden Gate Ave. Room 8460
San Francisco, CA 94102
(415) 556-4752

Eligibility: city or county, nonprofit organization

Emergency Shelter Grants Program

This program provides funds for the renovation, rehabilitation or conversion of buildings for use as emergency shelters for the homeless. Within certain limitations, funds can be spent on essential services for the homeless and some operating costs.

Eligibility: city or county, nonprofit organization

Supplemental Assistance for Facilities to Assist the Homeless

This program funds interest-free advances and grants to acquire, lease, convert or rehabilitate existing facilities and to provide support services. Funds are available for comprehensive and innovative activities specifically designed to meet the needs of the

homeless.

Eligibility: city or county, nonprofit organization

Supportive Housing Demonstration Program: Permanent Housing Component

This program provides permanent housing assistance for community-based, long-term housing and support services for projects housing eight or fewer handicapped persons who are homeless or at risk of becoming homeless. Larger projects may be approved on a case-by-case basis.

Eligibility: city or county, nonprofit organization

Housing Voucher Demonstration

This voucher program, similar to the Section 8 Existing Housing Program, provides very low-income families with a greater choice in the selection of a rental unit. The voucher permits families to rent units otherwise too expensive. Monthly housing assistance payments are based on the difference between a payment standard for the area and 30 percent of the family's monthly income. For families selected for assistance, preference will be given to those who are occupying substandard housing, are voluntarily displaced, or are paying more than half of their income for rent.

Eligibility: housing authority

Lower Income Rental Assistance (Section 98)

This program aids low- and very low-income families in obtaining decent, safe, and sanitary housing in private accommodations. HUD makes up the difference between what these families can afford and the fair market rent for an adequate housing unit. Eligible tenants must pay the highest of either adjusted income, 10 percent of gross income, or the portion of welfare assistance designated to meet housing costs. This rental assistance may be used in existing housing. The program is administered by the Housing Authority.

Eligibility: housing authority, nonprofit organization,
for-profit organization or developer individual

Moderate Rehabilitation Program (Section 8)

This program encourages the rehabilitation of rental property for occupancy by Section 8 recipients. The program guarantees Section 8 payments to the owner of rehabilitated developments whenever eligible tenants reside in the project. Prior to undertaking rehabilitation work, the owner and the local Housing Authority will provide technical assistance in obtaining financing and for the rehabilitation. Once the work is completed, the housing Assistance Payments contract is executed and operates for a 15-year period. Moderate rehabilitation is defined as rehabilitation involving only a limited amount of work on a dwelling unit which can be accomplished without displacing the tenants. Temporary relocation or permanent displacement should not be required except in limited circumstances.

Eligibility: housing authority, nonprofit organization,
for-profit organization or developer, individual

Section 8 Moderate Rehabilitation Assistance For Single Room Occupancy (SRO) Dwellings

This program provides rental assistance for single-room housing units for occupancy by homeless individuals.

Eligibility: housing authority

Housing Development Action Grants (HODAG)

This grant is intended to increase the availability of rental housing for lower-income people in areas where there is a severe shortage of affordable housing. Development grants are used to help private developers construct or substantially rehabilitate rental housing in those areas.

All projects assisted by development grants must reserve at least 20 percent of the units for families with incomes at or below 80 percent of the median income of the area. Owners of projects must agree to keep the assisted units available for occupancy by lower-income tenants for 20 years and must agree not to convert the units to condominiums during the 20-year period.

Development grants cannot exceed 50 percent of the total cost (less acquisition) of rehabilitating or developing the building. Once selected, the projects must be under construction within 24 months of HUD approval. When construction or rehabilitation of a project has been completed and the project reaches a certain level of occupancy, it will be closed out by HUD. At that time the city, urban county, or state will become

responsible for monitoring project operations and approving rent increases.

The program is currently inactive (March 1990).

Eligibility: housing authority

Manufactured Home Parks (Section 207)

HUD insures mortgage loans made by private lenders to finance the construction or rehabilitation of manufactured home parks consisting of five or more spaces. Maximum mortgage limits are \$9,000 per individual manufactured home space within each park. In high cost areas, this maximum may increase to \$15,750 per space. The park must be located in an area approved by HUD in which market conditions show a need for such housing.

Eligibility: housing authority, nonprofit organization,
for-profit organization or developer

Low-Income Housing Tax Credits

Both federal and state tax credits are available to the private sector for the construction or acquisition and rehabilitation of affordable rental housing. While utilization of the tax credits depends on the project's developer, local governments can play a necessary role in providing the additional subsidies usually required to make the tax credits work. Both the federal and state programs are administered by the California Mortgage Bond and Tax Credit Allocation Commission.

In the current era of limited state and federal subsidies for housing, tax credits are one of the few remaining funding sources of any significance. To be eligible for tax credits, 20 percent of the units must rent to very low-income households earning less than 50 percent of area median income, or 40 percent of the units must rent to persons with incomes under 60 percent of the real median income. The tax credits can be used by non-profit and for-profit developers to build new apartments, buy and rehabilitate existing housing, or preserve existing subsidized housing through acquisition or refinancing.

Eligibility: nonprofit organization, for-profit organization
or developer

Home Improvement Loan Insurance (Title I, Section 2)

HUD insures loans to finance major and minor improvements, alterations, and repairs of individual homes. The loans may be up to \$17,500 and may be extend up to 15 years and 32 days. Loans on apartment buildings may be as high as \$8,750 per unit, but the total for the building may not exceed \$43,750. Private lending institutions process these loans.

Eligibility: individual

Manufactured Home Insurance (Title I, Section 1)

HUD provides insurance on loans by private lenders to finance the purchase of manufactured homes, thereby providing alternative lower-cost housing. The maximum loan is \$45,500 for single or multiple modules, \$54,000 for a manufactured home and a suitable developed lot, and \$13,500 for developed lot only. The maximum loan term is 20 years for a single unit and lot, 25 years for a double unit and lot, and 15 years for a lot only.

Eligibility: individual

Manufactured Home Insurance (Title I, Section 2)

This program insures loans to purchase manufactured home units by buyers intending to use them as their principal place of residence. The maximum loan is \$40,500 for single or multiple modules. The borrower must assure that the unit will be placed on a site which complies with FHA standards and local zoning requirements.

HUD insures private lenders against losses of up to 90 percent of any single loan. Insurance coverage is limited to 10 percent of the total amount of the loans insured by the lender. The loan term may extend for up to 20 years and 32 days.

Eligibility: individual

Solar Energy And Energy Conservation Bank

The purpose of this HUD program is to reduce the nation's dependence on foreign sources of oil by offering grants or subsidized loans to owners and tenants in residential, commercial, and agricultural buildings for the purchase and installation of conservation and solar measures. The Solar Energy and Energy Conservation Bank operates through states and provides financial assistance to consumers for solar and energy conservation

improvements.

The amount of assistance is based on the applicant's income level for energy conservation improvements; for solar improvements, it is based on the amount of energy saved by the improvement. Individuals must certify that projected earnings fall within a certain range relative to the area median income in order to be eligible for subsidies. In most cases, an energy audit must also be performed. For some solar improvements, a certified design analysis must be performed. The applicant must also certify that a federal tax credit will not be claimed if the Bank provides a subsidy, that minimum property standards will be met for new or rehabilitated buildings, that the installation was completed, and that sufficient funds are available to match a grant in meeting the cost of the installation. The applicant must disclose other federal assistance sought or obtained.

At least 50 percent of available funds will be allocated, with the balance going into a reserve fund. The percentage of allocated funds for a state is determined by a calculation, involving the state's incidence of lower-income households, average energy consumption, and other factors.

Individuals can apply directly to counties for funding.

Eligibility: individual

HUD Mortgage Insurance Programs

Multi-Family Rental Housing for Low- and Moderate-Income Families (Section 221 (D) (3 & 4))

HUD offers mortgage insurance to finance rental or cooperative multi-family housing for moderate-income households. HUD insures mortgages made by private lenders to help finance construction or substantial rehabilitation of multi-family (5 or more units) rental or cooperative housing for moderate-income or displaced families. Projects in both cases may consist of detached, semi-detached, row, walk-up, or elevator structures.

Eligibility: city or county, housing authority, nonprofit organization, for-profit organization or developer

Elderly Rental Housing (Section 231)

To assure a supply of rental housing suited to the needs of the elderly or disabled, HUD insures mortgages made by private lending institutions to build or rehabilitate multi-

family projects consisting of eight or more units.

Eligibility: city or county, housing authority, nonprofit organization, for-profit organization or developer

Existing Multi-Family Rental Housing (Section 223 (F))

HUD insures mortgages to purchase or refinance existing multi-family projects originally financed with or without federal mortgage insurance. HUD may insure mortgages on existing multi-family projects under this program that do not require substantial rehabilitation. Projects must contain at least five units and must be at least three years old.

Eligibility: nonprofit organization, for-profit organization or developer

Supplemental Loan Insurance: Multi-Family Rental Housing (Section 241)

This program supplements existing insured mortgages and does not require refinancing the existing mortgage. HUD insures lenders against loss on loans made either to finance additions and improvements of multi-family housing projects, group practice facilities, hospitals, and nursing homes subject to HUD/FHA insured mortgages or mortgages held by HUD, or to finance energy conservation improvements. A loan involving an insured nursing home or group practice facility may also be used to purchase equipment.

The supplemental loan for a project with HUD-insured or HUD-held mortgage may not exceed 90 percent of the estimated value of the improvements, additions, or equipment. A loan for a project with a HUD-held mortgage may exceed the remaining term of the mortgage and extend for 40 years.

Eligibility: nonprofit organization, for-profit organization or developer

Nursing Homes and Intermediate Care Facilities (Section 232)

HUD insures lenders against loss on mortgages used to finance construction or renovation of facilities to accommodate 20 or more patients requiring skilled nursing care and related medical services, or patients who, while not in need of nursing home care, are in need of minimum but continuous care provided by trained personnel. Nursing home and intermediate care services may be combined into the same facility covered by an insured mortgage or may be in separate facilities. Major equipment for operation may

be included in the mortgage.

The maximum insured amount of the loan cannot exceed 90 percent of the estimated value of the physical improvements and major movable equipment. The maximum mortgage term is 40 years.

Section 437 of the Housing and Urban-Rural Recovery Act of 1983 allows insurance of board and care homes under Section 232. These facilities do not have medical services, but have 24-hour staff for continuous protective oversight of residents. A board and care home can be either freestanding or part of a complex that could also include a nursing home, an intermediate care facility, or both.

Eligibility: nonprofit organization, for-profit organization or developer

Experimental Housing (Section 233)

The housing assistance programs under Section 233 are intended to encourage, by means of insured loans, the use of new or untried construction materials, designs or techniques for reducing housing costs, raising living standards, and improving neighborhood design. Provisions of other HUD programs can apply to those aspects of the project where nonexperimental features are utilized.

HUD/FHA insures mortgage loans that finance the construction or rehabilitation of homes meeting the requirements of other FHA-mortgage insurance programs except that the use of advanced technology or experimental neighborhood design is required. The average insured mortgage is \$65,000. Eligible applicants are persons able to prove that the proposal is an acceptable risk for testing advanced housing design or experimental property standards.

This Section 233 program provides mortgage insurance to encourage innovative design features in multi-family housing. Title II provisions apply where nonexperimental features are utilized. The type of construction, mortgage limit, down payment, term, interest rate, and fees are governed by eligibility requirements of the applicable multi-family mortgage or improvement loan insurance program.

Eligibility: nonprofit organization, for-profit organization or developer, individual

Condominium Housing (Section 234)

HUD insures mortgages made by private lenders for the purchase of individual family units in multi-family housing projects. Sponsors may also obtain FHA-insured mortgages

to finance the construction or rehabilitation of housing projects which they intend to sell as individual condominium units. Projects must contain at least 4 units and may be detached, semi-detached, row, walk-up, or elevator structures. Recent changes in legislation also permit insuring mortgages on individual units in existing condominiums.

Eligibility: nonprofit organization, for-profit organization or developer, individual

Special Credit Risks (Section 237)

The purpose of this program is to make home ownership possible for low- and moderate-income families who cannot meet requirements under Section 203, 220, 223, or 234. The monthly mortgage (principal, interest, insurance, and taxes) may not exceed 24 percent of the borrower's annual income. The maximum insurable mortgage is \$18,000 (\$21,000 in areas where cost levels so require).

Counseling assistance must be obtained by the applicant mortgagor from a HUD-approved counselling agency. The down payment required is determined by the requirements for the HUD program under which the application originates. Applications may be originated under most HUD home mortgage programs. The mortgage term may extend for 30 years, or for 35 or 40 years where the purchaser is unacceptable under a 30 year term.

Eligibility: individual

Graduated Payment Mortgage Program (Section 2452)

The Graduated Payment Mortgage (GPM) program facilitates early homeownership for households that expect their incomes to rise by insuring loans that allow homeowners to make smaller monthly payments initially and to increase their payment size gradually over time. It is applicable to single family housing proposed, under construction, or scheduled for substantial rehabilitation.

The maximum insurable amount is the lesser of: 1) maximum Section 203(b) limits; 2) 97 percent of the first \$25,000 of value and closing costs, plus 95 percent of the remainder; or 3) 97 percent of the appraised value and closing costs of the property, minus all of the deferred interest which would accrue during the graduated term. The term of the mortgage is limited to 30 years.

There are five basic GPM plans which vary the rate of monthly payment increases (from 2 to 7.5 percent) and the number of years over which the payments increase (5 or 10 years). The greater the rate of increase, or the longer the period of increase, the lower the mortgage payments are in early years. After a period of 5 to 10 years, depending

on which is selected, the mortgage payments level off and stay at that level for the remainder of the loan. GPM payments increase each year, not each month.

Section 245(b) is a similar program which is limited to first-time homeowners or those who have not owned a house in the last three years.

Eligibility: individual

Homeownership Assistance for Low- and Moderate-Income Families (Section 221 (D) (2))

HUD provides mortgage insurance to increase homeownership opportunities for low- and moderate-income families, especially those displaced by urban renewal. HUD insures lenders against loss on mortgage loans to finance the purchase, construction, or rehabilitation of low-cost one- to four-family housing. Maximum insurable loans for an owner-occupant are \$31,000 for a single family home. For a larger family (five or more persons), the limits are \$36,000 or up to \$42,000 in high costs areas. Higher mortgage rates apply to small (two to four units) multi-family projects.

Eligibility: individual

Farmer's Home Administration (FmHA)

The Farmer's Home Administration, an agency of the U.S. Department of Agriculture, provides grants and low-cost loans to improve housing in rural areas. Potential recipients include rural residents, government entities, and both nonprofit and profit-motivated sponsors. Unlike HUD programs which generally operate through banks and other approved lending institutions, FmHA itself makes loans directly to qualified applicants.

FmHA grants and loans (except those under the farm labor program) are made only in rural areas. Rural areas are generally defined as areas with populations under 10,000 or up to 20,000 in credit-scarce regions outside a Metropolitan Statistical Area (MSA).

Rental Assistance Program (Section 521)

This program provides rental assistance to low-income rural families and senior citizens who are living in FmHA-funded projects. The program subsidizes rents that exceed 30 percent of adjusted annual incomes. The subsidy amount is determined by formula, depending on how the FmHA rental project was originally funded.

All FmHA-financed farm labor housing loan and/or grant recipients who are public bodies, nonprofit organizations, or nonprofit organizations of farmworkers are eligible to participate in this program. Rural rental housing loan borrowers who agree to operate the housing on a limited profit or nonprofit basis are also eligible. FmHA borrowers using HUD's Section 8 Existing Housing Assistance Payments may also participate in the FmHA rental assistance program.

Priority will be given to families in existing projects who are paying the highest percentage of income toward rent. In new projects, priority will be based on the date a request for rental assistance is made to FmHA by the borrower (project owner).

The responsibilities of an eligible borrower are:

- Borrowers must have an approved lease with the family receiving rental assistance.
- Initially and annually borrowers must submit a tenant certification for each tenant.
- Borrowers must verify income reported by tenants.
- Borrowers must have their operating budgets approved by FmHA to be eligible for rental assistance.

The term of the rental assistance agreement is five years. Agreements can be renewed for periods of up to five years.

Eligibility: city or county, nonprofit organization

Rural Housing Preservation Grants (Section 533)

This program, established in 1985, is designed to assist very low- and lower-income rural homeowners to repair and rehabilitate their housing. Governmental entities and nonprofit corporations are eligible to receive and administer housing preservation grants to establish housing rehabilitation projects. At least 80 percent of the grant must be used to provide loans, grants, or other assistance to homeowners to pay any part of the cost of repairing or rehabilitating their homes. Twenty percent may be used to hire personnel to run the housing rehabilitation project and for other administrative expenses.

Housing Preservation grants are intended to make use of other available housing programs which provide resources to very low- and low-income rural residents to bring their homes up to code standards.

Housing Rehabilitation Projects must serve areas with a concentration of substandard housing and very low- and low-income families. Other criteria considered in the selection of grant recipients include:

- The applicant's capacity and experience in assisting lower-income households and in providing rehabilitation or weatherization services;
- The ability to minimize the use of grant funds for administration; and
- The program addresses an overcrowding problem.

Eligibility: city or county, nonprofit organization

Rental Housing Loans (Section 515)

These insured loans provide modernized rental or cooperative housing for persons with low- and moderate-incomes and for those age 62 and older in rural communities of not more than 10,000 population. Such loans may also be available in communities between 10,000 and 20,000 population if the facility is not within a Standard Metropolitan Statistical Area (SMSA). The loans are repayable in not more than 50 years. Provisions are made for interest reductions under certain circumstances so that low-income tenants may pay a rent within their means. Rent paid by low-income tenants also can be supplemented through a rental assistance program administered by FmHA or HUD's Section 8 rent subsidy program.

Eligibility: nonprofit organization, for-profit organization or developer

Farm Labor Housing Loans and Grants (Section 514/516)

This program provides a combination of grants and loans to finance construction, rehabilitation, or purchase of rental housing for farmworkers. Loans and grants may be used to finance infrastructure such as water supply systems and wastewater facilities, as well as to develop support facilities such as central cooking and dining facilities, small infirmaries, laundry facilities, and day care centers.

A grant of up to 90 percent of the cost of the project is made with the remainder loaned at 1 percent interest. Loans are repaid over a 33-year term.

Loans are available to farmers and farmer associations. Both loans and grants are available to public and private nonprofit corporations. Grants are available to eligible applicants only when there is a pressing need and when it is doubtful that such facilities could be provided without grant assistance.

Eligibility: nonprofit organization (and farmers and farmer associations)

Individual Homeownership (Section 502)

This program provides insured loans to families of low- and moderate-income, including senior citizens, who need adequate housing. Interest rates vary according to the cost of government borrowing and the maximum term for repayment is 33 years. Interest credit, which may reduce interest to as low as one percent, may be available to qualified low-income borrowers.

Eligibility: individual

Home Repair Loans (Section 504)

Very low-income homeowners whose houses are severely deficient may be eligible for grants or low-interest loans to make their houses safe and adequate for habitation, and to remove health hazards. A maximum loan of \$7,500, a maximum grant of \$5,000, or a maximum loan-grant combination of \$7,500 may be available to help very low-income elderly homeowners to make necessary repairs to their homes. Applicants must be 62 years of age or older to qualify for grant assistance.

Eligibility: individual

Veterans Administration

The Federal Veterans Administration (VA) guarantees loans to qualified veterans to:

- Buy, build, alter, repair, or improve a home or condominium (including a farm residence to be occupied by the veteran);
- Buy a mobilehome with or without the lot; and
- Refinance existing mortgage loans or other liens on a dwelling owned and occupied by the veteran.

The VA-guaranteed loan is made between the veteran and the lender without charge to the lender. No down payment is required by the VA, although the lender may require one.

VA loans are assumable provided the veteran certifies that he or she will be liable for the loan for its full term. The veteran can be released from liability upon approval of the loan-assuming buyer by the VA. Each qualified veteran is normally entitled to one VA loan in his or her lifetime.

For information regarding VA loans, contact:

Loan Guaranty Division, Veterans Benefits Office
Veterans Administration Regional Office
211 Main Street
San Francisco, CA 94105
(415) 974-0149
(800) 652-1240

Home Loans

The maximum guarantee amount for home loans may not exceed 60 percent of the cost of the home (including lot) or \$27,500, whichever is less. There is no maximum or minimum mortgage amount, although most lenders use four times the guarantee amount as a rule of thumb. Loan terms are for 30 years at a fixed rate.

Eligibility: individual (Military veterans and their survivors)

Mobilehome Loans

The maximum loan guarantee for mobilehomes is 50 percent of the cost of the mobilehome or \$20,000, whichever is less. Maximum term for single-wide mobilehomes is 15 years. Maximum loan term for double-wide mobilehomes is 25 years.

Eligibility: individual (Military veterans and their survivors)

Disposal of Foreclosed Homes Program

Houses acquired by the VA through defaults are offered for sale to the general public at market value, with financing guaranteed by the VA, usually at or near VA/FHA interest rates. Down payments are below comparable real estate sales; closing costs are minimal. These homes are sold through real estate brokers, and the VA pays the commission.

Eligibility: individual

Specially Adapted Housing

The VA offers home purchase grants of up to \$32,660 to veterans who have lost the use of lower extremities due to a service-connected disability. The VA has established special feature standards for both newly constructed and existing homes eligible for VA

grants. These include site considerations such as walks, ramps, handrails, garages, and entrances; bathroom and kitchen features; and other interior details, such as doors, windows, corridors, closets, and wall switches.

Eligibility: individual (Military veterans and their survivors)

Department of Health and Human Services

Low-Income Home Energy Assistance

This program makes funds available to states and other jurisdictions to assist eligible households to meet home energy costs. Grantees then make payments directly to an eligible low-income household (or on behalf of such a household) to an energy supplier for the cost of home energy. Up to 10 percent of these funds may be used for state planning and administration. Up to 10 percent may be transferred to other block grants administered by the Department of Health and Human Services. Fifteen percent may be used for low-cost weatherization. There is no requirement to match federal funds with state funds. Allocations to states are based on the percentage of total funds received by a state in FY 81.

Eligible households are those households whose income does not exceed 150 percent of the poverty level or 60 percent of the state median income (which ever is greater), or households with persons eligible to receive Aid to Families with Dependent Children (AFDC), Supplemental Security Income (SSI), food stamps, or certain veteran's benefits. In 1984, the average assistance for heating costs was about \$200 per household nationally.

Grantees also provide emergency crisis assistance, assistance with heating and cooling costs, and weatherization assistance.

Contact: Office of Economic Opportunity
 1600 Ninth Street, Suite 340
 Sacramento, CA 95814
 (916) 322-2940
 (800) 433-4327

Eligibility: city or county, state, territories, and Native American tribal governments that request direct funding.

Community Development Credit Union Revolving Loan Fund (CDCU)

This Department of Health and Human Services program is designed to support community-based credit unions (i.e., credit unions that by definition are limited to providing services within a defined community area, as opposed for example, to credit unions based on employer affiliation) in their efforts to stimulate economic development activities that: 1) result in increased income, homeownership, and employment opportunities for low-income households; 2) stimulate community revitalization efforts that result in improved community facilities, housing, and transportation; and 3) provide needed financial and related services to residents within the communities they serve.

Existing credit unions may be eligible for a maximum loan of \$200,000 and organizations proposing to form a credit union may be eligible for a \$100,000 loan. Loans must be repaid within five years. Interest rates on CDCU loans are four percentage points below the average market rate for Treasury Notes of comparable duration, or five percent per annum, whichever is more.

Loan funds may be used for the following services and activities:

- Improving housing conditions and increasing homeownership through a variety of mechanisms including self-help and cooperative housing developments and assistance in securing mortgages, site development, and construction financing;
- Financial counselling;
- Increasing employment opportunities by aiding existing businesses and promoting the establishment of new business;
- Increasing the membership and the capitalization base of the credit union.

Contact: Office of State and Project Assistance
 Office of Community Services
 Department of Health and Human Services 200
 Independence Avenue, S.W.
 Washington, D.C. 20201
 (202) 653-5675

Eligibility: nonprofit organizations (credit unions)

Department of Energy

Weatherization Assistance for Low-income Persons

The goal of this program is to insulate the dwellings of low-income persons, particularly the elderly and disabled, to conserve energy and aid those persons least able to afford higher utility costs. Grant money is allocated to states for disbursement to community-based organizations. Fund allocation is based on annual heating degree days, cost of energy within the county, the county's low-income population, and its elderly, disabled, and Native American low-income population. The funds are used for attic insulation, caulking, weather stripping and storm windows, furnace efficiency modifications, and certain mechanical measures to heating and cooling systems. The maximum expenditure per dwelling unit is \$1,000.

Contact: Office of Economic Opportunity
 1600 Ninth Street, Room 340
 Sacramento, CA 95814
 (916) 322-2940

Eligibility: city or county, states and, in certain instances, Native American tribal organizations

TABLE B-1

**SUMMARY OF PROGRAM OPTIONS
1990**

KEY TO SPONSORS/APPLICANTS

1. City/County
2. Housing Authority
3. Special District
4. Nonprofit Developer/organization
5. For-profit Developer/organization
6. Individual

KEY TO NEED OR TARGET GROUP

- | | |
|-----|--|
| vl | Very Low Income (less than 50% median) |
| l | Low Income (50%-80% median) |
| m | Moderate Income (80%-120% median) |
| e | Elderly |
| di | Disabled |
| ho | Homeless |
| f | Female Head of Household |
| fth | First time Homebuyer |
| c | Cooperative Housing |

PROGRAM	SPONSOR/ APPLICANT	NEED OR TARGET GROUP
Regulatory and Other Non-funding Program Options		
Inclusionary Zoning	1	l,m,vl
Density Bonus	1	vl,l,m
Mixed Use	1	vl,l,m
Development Standards	1	all
Redevelopment Housing	1,3	vl,l,m
Land Banking	1,4	vl,l,m,e,di,ho
Adaptive Reuse	1,4,5	all
Single Room Occupancy Hotel (SRO)	1,4,5	vl,l,m,e,ho
Second Units	1,6	vl,l,m,e,di,f
Limited Equity Cooperatives	4	l,m
Self-Help Housing	4,5,	l,m,fth
Manufactured Housing	4,5,6	vl,l,m,e,di,f,fth,ho
Non-Profit Housing Corporation	4	all
Home Equity Conversion	4	e
Shared Living	6	e,f,di
Housing Funding Programs		
Local Programs		
Redevelopment	1	all
Fees and Fee Waivers	1	all
Housing Trust Funds	1	all
Mortgage Revenue Bonds (MRBs)	1,4,5	vl,l,m,fth,e
Mortgage Credit Certificates (MCCs)	1,6	m,fth
Private Financing	4,5,6	all

**TABLE B-1
(Continued)**

PROGRAM	SPONSOR/ APPLICANT	NEED OR TARGET GROUP
State Programs		
<u>California Department of Housing and Community Development (HCD)</u>		
State Community Development Block Grant Program	1	vl,l
Rental Housing Construction (RHCP)	1	vl,l
Senior Citizens Shared Housing (SCSH)	1	e
Independent Living Housing Assistance Program (ILHAP)	1	di
Urban Predevelopment Loan Fund (PLP)	1,2,4	l
Deferred Payment Rehabilitation Loan Program (DPRLP)	1,4	l,m
Special User Housing Rehabilitation Program (SUHRP)	1,4,5	h,vl,l
California Self-Help Housing (CSHHP)	1,4	l,m
Prop. 77 & 84 Rental Housing Rehabilitation and New Construction	1,4,5,6	vl,l
Emergency Shelter Program (ESP)	1,4	ho
California Homeownership Assistance Program (CHAP)	6	l
Mobilehome Park Assistance (MPAP)	6	l
<u>Franchise Tax Board</u>		
Homeowner and Renter Assistance Law	6	l,e,m
Solar Energy Credit	6	l,e,m
Tax Credit (Removal of Architectural Barriers)	6	l,e,m,di
<u>Department of Veteran Affairs</u>		
Cal-Vet Loan Program	6	Veteran
Disabled Veteran's Tax Exemption	6	Veteran
<u>Board of Equalization</u>		
Homeowner's Property Tax Exemption	6	Homeowner

TABLE B-1
(Continued)

PROGRAM	SPONSOR/ APPLICANT	NEED OR TARGET GROUP
Federal Programs		
<u>Department of Housing and Urban Development</u>		
Community Development Block Grant (CDBG)	1	vl,l
Rental Housing Rehabilitation (Section 17)	1	vl,l
Urban Development Action Grant (UDAG)	1	vl,l
Section 108	1	vl,l
Transitional Housing Demonstration Program	1,2,4	ho
Stewart B. McKinney Homeless Assistance Act	1,4	ho
Emergency Shelter Grants Program	1,4	ho
Supplemental Assistance (Homeless Facilities)	1,4	ho
Permanent Housing Demonstration Program	1,4	ho
Housing Voucher Demonstration	2	vl,l
Low Income Tax Credits	4,5	vl,l
Lower Income Rental Assistance (Section 8)	2	vl,e,f
Moderate Rehabilitation Program (Section 8)	2	vl,e,f
Moderate Rehabilitation Program-SROs (Section 8)	2	vl,e,f
Housing Development Action Grants (HODAG)	2,4,5	vl,l,m
Manufactured Home Parks (Section 207)	2,4,5	l,m
Home Improvement Loan Insurance (Title I)	6	l,m
Manufactured Homes (Title I)	6	l,m
Manufactured Home Insurance (Title I)	6	l,m
Solar Energy & Energy Conservation Bank	6	l,m
<u>Mortgage Insurance Programs</u>		
Multi-Family Rental Housing (Section 221 (d) (3,4)	2,4,5	m
Elderly Rental Housing (Section 231)	2,4,5	e
Existing Multi-Family Rental Housing (Section 223 (f))	4,5	l,m
Supplemental Loan Insurance(Section 241)	4,5	l,m,e
Nursing & Intermediate Care Facilities (Section 232)	4,5	e
Experimental Housing (Section 233)	4,5,6	l,m
Condominium Housing (Section 234)	4,5,6	l,m
Special Credit Risks (Section 237)	6	l,m
Graduated Payment Mortgage (Section 2452)	6	m,fth
Homeownership Assistance (Section 221 (d) 2)	6	l,m

TABLE B-1
(Continued)

PROGRAM	SPONSOR/ APPLICANT	NEED OR TARGET GROUP
State Programs		
<u>Farmer's Home Administration (FmHA)</u>		
Rental Assistance Program (Section 521)	1,4	l,e
Rural Housing Preservation Grants (Section 533)	1,4	vl,l
Rental Housing Loans (Section 515)	4,5	l,e,c
Farm Labor Housing Loans and Grants (Section 514/516)	4	farmworkers
Individual Homeownership (Section 502)	6	l,m
Home Repair Loans (Section 504)	6	vl,e
<u>Veterans Administration</u>		
Home Loans	6	Veterans
Mobilehome Loans	6	Veterans
Disposal of Foreclosed Homes Program	6	Veterans
Specially Adapted Housing	6	Veterans
<u>Department of Health and Human Services</u>		
Low Income Home Energy Assistance	1	l
Community Development Credit Union Loan Credit Union	4	all
<u>Department of Energy</u>		
Department of Energy, Weatherization Assistance	1	l

APPENDIX C

STANISLAUS COUNTY, CALIFORNIA

Evaluation of 1985-1990 Housing Element

A. OVERALL GOALS: NEW CONSTRUCTION, REHABILITATION
AND CONSERVATION

1. New Construction

GOAL: IT IS THE COUNTY'S OVERALL GOAL TO PROVIDE SITES TO ENCOURAGE THE CONSTRUCTION FOR 317 HOUSING UNITS UP TO 1992. THE COUNTY'S GOAL IS TO ENCOURAGE THE PRODUCTION OF A PRICE-BALANCED HOUSING STOCK, SUITABLE TO THE NEEDS OF ALL RESIDENTS.

Status: Stanislaus County issued housing permits for construction of a total of 3,670 units in the years 1986-1990. Table 1 presents a summary of residential building permit activity.

2. Rehabilitation

GOAL: TO INCREASE THE SUPPLY OF SOUND HOUSING AT PRICES AFFORDABLE BY ALL SEGMENTS OF THE COMMUNITY THROUGH THE REHABILITATION OF APPROXIMATELY 30 HOUSEHOLDS PER YEAR OVER THE NEXT SEVEN YEARS BY ANNUALLY APPLYING FOR COMMUNITY DEVELOPMENT BLOCK GRANT FUNDS AND OTHER PROGRAMS APPLICABLE TO THE COUNTY.

Status: Although the County has not been able to meet its objectives for housing rehabilitation, it has been laying the groundwork by making CDBG applications and has established a redevelopment agency. In 1990, the County applied for CDBG funds for housing rehabilitation in the unincorporated community of Keyes. The application was initially denied, but successfully resubmitted in 1991, and the County is now beginning implementation of that project. The Keyes project targets the rehabilitation of 24 housing units a year. Additional housing rehabilitation will be accomplished through the County's redevelopment agency, which includes housing rehabilitation as one of its main goals. Established in 1989, the redevelopment agency will set aside 25% (rather than the mandated 20%) of tax increment revenue for housing rehabilitation and new construction to benefit low- and moderate-income households. As tax increment funds begin to build, the redevelopment agency will be able to help meet the County's housing rehabilitation objectives.

3. Conservation

GOAL: TO MAINTAIN THE SUPPLY OF SOUND, AFFORDABLE HOUSING IN THE COUNTY THROUGH CONSERVATION OF THE CURRENTLY SOUND HOUSING STOCK, NEWLY CONSTRUCTED, AND REHABILITATED UNITS BY TAKING EVERY ACTION POSSIBLE.

Status: County efforts to conserve existing housing stock include the housing repair program operated by the Social Services Division of the Welfare Department for SSI/SSP recipients. When the previous element was adopted, the home repair program was issuing about 800 housing repair grants a year; today the program is out of funding and may be discontinued altogether. Until now the program has been funded by the State, which is currently experiencing severe budget problems. The County is making every effort to obtain funding from other sources to keep the program going.

B. GOALS, OBJECTIVES AND IMPLEMENTATION STRATEGIES

1. Provision for Low- and Moderate-Income Housing

GOAL: IT IS THE GOAL OF STANISLAUS COUNTY TO ASSIST IN THE DEVELOPMENT OF ADEQUATE HOUSING TO MEET THE NEEDS OF LOW- AND MODERATE-INCOME HOUSEHOLDS.

OBJECTIVE 1: To continue to be of assistance to the private sector and public agencies capable of producing or assisting in the construction and rehabilitation of housing to meet low- and moderate-income needs.

IMPLEMENTATION A: The County will continue to facilitate funding and assistance for Farmer's Home Administration, Self-Help Enterprises, and the Stanislaus County Housing Authority by working with these organizations supplying information, hearing notification, and staff assistance. The County will also work with various political bodies regarding problems. solutions, grant applications and helping with various land use concerns. (Refer to Housing Resources Provided Through Federal, State and Local Programs.)

Responsible Agency: Stanislaus County Planning Department, FMHA, SCHA, SHE.

Time Frame: Ongoing

Status: Stanislaus County has worked with FHA, SCHA, SHE, and other agencies. Stanislaus County also has been relatively successful in applying for and receiving grants from the Housing and Community Development Department (HCD).

IMPLEMENTATION B: The County will continue to submit applications for the procurement of CDBG funds on an annual basis. The targeted County neighborhoods for infrastructure improvements are those with a high percentage of low-income residents, high concentration of housing and sewer/water problems. (Refer to discussion of CDBG funds in Section C of Government Housing Program.)

Responsible Agency: Stanislaus County Planning Department

Time Frame: Submit applications on an annual basis.

Status: Since 1986, Stanislaus County has submitted six applications for CDBG funds:

- 1986 New water well for Riverdale Park Tract
- 1987 Keyes sewer trunk installation
Monterey Park Tract water distribution system
- 1989 Salida Community needs assessment
- 1990 Keyes Community housing rehabilitation
- 1990 County-wide housing condition survey
- 1991 Keyes Community housing rehabilitation
- 1991 Keyes housing assistance program

All applications have been funded, except the 1990 application for Keyes housing rehabilitation, which was successfully resubmitted in 1991.

Due to staff limitations and other priorities, including preparation of an economic strategic plan and an agricultural element of the general plan, the County did not apply for CDBG funds in 1988.

IMPLEMENTATION C: Stanislaus County will create an outreach program for the purpose of advertising and providing information to low-income residents of available housing programs. This program will consist of flier and brochure distribution, newspaper advertisement and referrals. The County will work with SAAG, the local council of governments (COG), in sharing advertisement costs and staff assistance.

Responsible Agency: Stanislaus County Planning Department

Time Frame: Information and advertisement disseminated on an annual basis.

Status: Not completed due to staff limitations and other assigned priorities.

IMPLEMENTATION D: Stanislaus County Planning Department and Building Inspection Division of Public Works will continue to be participants in the Community Housing Revitalization and Development Task Force. This task force, made up of bank representatives and individuals from private and public housing-related institutions, meets monthly to report the latest developments in housing for the low-income person and what opportunities exist for housing rehabilitation in the community.

Responsible Agency: Stanislaus County Planning Department, Building Inspection Division of Public Works.

Time Frame: Ongoing participation.

Status: Staff participation is ongoing.

OBJECTIVE 2: To continue to enforce existing policies and revise its plans and ordinances to provide necessary housing opportunities for low-income individuals.

IMPLEMENTATION A: The County will create a condominium ordinance setting forth guidelines for rental unit conversion to owner-occupied dwellings. Conversion cannot proceed unless the following factors exist: (1) adequate rental vacancy rate, (2) extended leases for the elderly and disabled, (3) moving allowances, and (4) active assistance in relocation for tenants.

Responsible Agency: Stanislaus County Planning Department

Time Frame: Project completion, 1986.

Status: Not completed. To date, no condominium units have been constructed or created within Stanislaus County.

IMPLEMENTATION B: The County shall continue to offer a density bonus for residential development for the low- and moderate-income households. With the adoption of AB 1151, the County amended its Subdivision and Zoning ordinances by enacting a 25 percent bonus provision for construction of such housing.

Responsible Agency: Stanislaus County Planning Department

Time Frame: Ongoing

Status: To date, no application for density bonuses have been submitted by project sponsors.

IMPLEMENTATION C: The County shall continue to enforce its provision for mobile homes to be located in any zone which allows single-family residences, as well as an ordinance permitting duplexes to be located on corner lots in R-1, R-2 zoned areas.

Responsible Agency: Stanislaus County Planning Department

Time Frame: Ongoing

Status: Stanislaus County has issued approximately 1400 building permits which include mobile homes in parks (341), mobile homes on private lots (760), apartment units (96), and duplex units (202).

As noted previously, Stanislaus County Fair Share Regional Housing needs were 317 dwelling units. The County exceeded its regional housing needs by 400%.

IMPLEMENTATION D: The County shall continue to encourage the use of planned development to facilitate construction of high density and varied housing concepts. To date, the County has approved P-D projects for the construction of apartment complexes, mobile homes, condominiums, townhouses, a children's home, and farm labor housing.

Responsible Agency: Stanislaus County Planning Department

Time Frame: Ongoing

Status: Stanislaus County has encouraged the use of planned development (P-D) in Salida, Keyes, Westley, Knights Ferry and other unincorporated communities.

The P-D process is received with mixed feelings by project proponents due to the lengthy review and hearing process and its various levels of approval/disapproval opportunities by the Planning Commission and Board of Supervisors.

2. Housing to Accommodate Special Needs

GOAL: IT IS THE GOAL OF STANISLAUS COUNTY TO PROVIDE ADEQUATE HOUSING FOR SPECIAL NEEDS RESIDENTS INCLUDING THOSE OF: THE ELDERLY, THE HANDICAPPED, FAMILIES WITH FEMALE-HEADED HOUSEHOLDS, LARGE FAMILIES, AND FARM WORKERS.

OBJECTIVE 1: To continue close working relations with private and public organizations offering supportive housing services for special needs residents in Stanislaus County.

IMPLEMENTATION A: The County shall continue to assist the Stanislaus County Housing Authority which administers state and federal housing programs for home purchase and rehabilitation, renter assistance, and temporary shelter for the elderly, low-income persons, handicapped, and farm workers in Stanislaus County. (Refer to Housing Resources Provided Through Federal, State and Local Programs.)

Responsible Agency: Stanislaus County Planning Department and Stanislaus County Housing Authority.

Time Frame: Ongoing

Status: Most recently, Stanislaus County, in cooperation with the Stanislaus County Housing Authority, has applied for and was approved a CDBG grant for a housing rehabilitation program in Keyes.

In general, the cooperative relationship which exists between the two agencies makes other programs more efficient and effective.

IMPLEMENTATION B: The County shall continue to assist the Farmer's Home Administration in its accomplishments for the special needs households by supplying needed information, and staff assistance as requested. Eligible applicants who inquire of any governmentally-aided housing programs shall be referred to the appropriate local agencies, FMHA, SCHA, and SHE, who administer them.

Responsible Agency: Stanislaus County Planning Department, FMHA, SCHA, and SHE and other such organizations.

Time Frame: Ongoing

Status: Stanislaus County Planning Department continues to provide information to interested parties and continues to act as a referral agency for FMHA, SCHA and SHE.

IMPLEMENTATION C: Stanislaus County will support the Senior Aides Program, a federally-funded senior community service employment program for the elderly. The program offers employment to low-income elderly individuals and provides valuable social services for the elderly community of Stanislaus County. In particular to housing needs, Senior Aides offers a gardener service for yard care, a handyman service for

small home repairs and installs dead bolt locks to insure the elderly a more secure living environment.

Responsible Agency: Senior Aides, Stanislaus County Planning Department.

Time Frame: Ongoing

Status: The Senior Aides Program no longer exists. The Center for Senior Employment operates an employment program for seniors and provides social services, but nothing really related to housing needs.

IMPLEMENTATION D: Stanislaus County shall continue to assist and offer support to the Volunteer Bureau Service of Stanislaus which administers a shared housing program. The Bureau assists in bringing together compatible persons, one of which must be 60 years or older, who desire decent, affordable housing. The shared housing program helps elderly homeowners of low income combat high living costs and in turn provides companionship.

Responsible Agency: Volunteer Bureau of Stanislaus, Stanislaus County Planning Department.

Time Frame: Ongoing - before 1987

Status: The program was funded for one year and has been discontinued.

OBJECTIVE 2: To continue offering services and programs for the elderly in the community who seek housing assistance.

IMPLEMENTATION A: The Area Agency on Aging, a department of Stanislaus County government, shall continue to act as a coordinator and advocacy group for the elderly's housing needs. In particular, they hope to accomplish within the next five years, progress in the development of housing programs for the elderly such as a senior housing project and will continue to monitor the number of granny flats constructed.

Responsible Agency: The Area Agency on Aging

Time Frame: Ongoing

Status: The Area Agency on Aging continues to coordinate and acts as an advocate for senior's housing needs. Current efforts include compilation of a resource guide. They are working with Stanislaus Housing Authority on Senior Housing projects.

IMPLEMENTATION B: The Stanislaus County Department of Human Services, a division of the Welfare Department, offers recipients of SSI/SSP Gold checks, possible eligibility for housing repair grants. These grants, which may offer up to 100 percent funding, can also be used for structural modifications in housing for the handicapped. The home repair program funded by the state assists the County's 40,000 SSI/SSP recipients with approximately 800 housing repair grants annually.

Responsible Agency: The Department of Human Services, Welfare Division.

Time Frame: Ongoing

Status: Due to lack of funding from the State, this program has been curtailed and may be permanently discontinued. The County is making every effort to obtain funds from other sources to keep the program going.

OBJECTIVE 3: The County will continue to amend its ordinances and land use regulations to assure housing availability and opportunities for special needs residents.

IMPLEMENTATION A: Stanislaus County will enforce its state mandated zoning ordinance amendment allowing for the construction of second units on single-family (RA, R-1) zoned lots. This provision, known as a "granny flat" ordinance, is particularly accommodating for the low-income and elderly person who can no longer afford the rising costs of home ownership.

Responsible Agency: Stanislaus County Planning Department.

Time Frame: Ongoing

Status: Stanislaus County processes the "granny flat" requests via the site plan review and building permit process. The ordinance is effective but there has been only limited demand for granny flat construction.

IMPLEMENTATION B: Stanislaus County shall enforce its zoning ordinance which provides for employee housing in agriculturally zoned areas. This ordinance particularly assists farm workers who require temporary or permanent residency in close proximity to their farm work setting.

Responsible Agency: Stanislaus County Planning Department.

Time Frame: Ongoing

Status: The ordinance is in effect and utilization is dependent upon individual application. Adoption of a streamlined permitting process for farm worker housing is currently under consideration.

IMPLEMENTATION C: Stanislaus County shall enforce its provision for mobile homes or manufactured housing to be built on lots zoned for single-family residences. Mobile homes have offered elderly, farm workers, and other special needs residents, with alternative affordable housing.

Responsible Agency: Stanislaus County Planning Department.

Time Frame: Ongoing

Status: Since 1986, Stanislaus County has issued permits for 760 mobile homes on private lots, most of which were zoned for single-family residences.

IMPLEMENTATION D: Stanislaus County shall enforce its zoning ordinance Section 21.10.040 which allows residential care facilities to be located on agriculturally zoned parcels of 15 acres or more if accessory to and operated by a church.

Responsible Agency: Stanislaus County Planning Department.

Time Frame: Ongoing

Status: The ordinance is in effect but no applications have been received.

3. Provision of Adequate Sites for Development

GOAL: IT IS THE GOAL OF STANISLAUS COUNTY TO PROVIDE SUFFICIENT LAND FOR RESIDENTIAL DEVELOPMENT WHICH INSURES THE OPPORTUNITY FOR RESIDENCY OF ALL INCOME LEVEL HOUSEHOLDS.

OBJECTIVE 1: The County will enforce present land use policies and ordinances to allow for proper residential development of various housing types.

IMPLEMENTATION A: The County will enforce its revised Zoning ordinance which permits the development of duplexes on corner lots in single-family zoned neighborhoods, provided that urban services are available, the units face different streets, and the duplexes conform to all R-1 requirements.

Responsible Agency: Stanislaus County Planning Department.

Time Frame: Ongoing

Status: The ordinance is in effect but no applications have been received.

IMPLEMENTATION B: The County will review the existing Countywide General Plan, community plans, and zoning designations to ensure that sufficient amounts of land are available for all types of residential development.

Responsible Agency: Stanislaus County Planning Department.

Time Frame: Ongoing

Status: To ensure that sufficient land is available for all types of residential development, the Land Use Element of the General Plan was updated in 1987, a series of general plan amendments and adoption of Specific Plans in the Salida area were adopted in 1988; and an inventory of vacant land was completed in 1991.

IMPLEMENTATION C: The County will encourage use of planned development, (P-D), in lieu of standard residential zoning. This method allows greater housing densities, and various design concepts which offer a wide spectrum of housing choice for residents.

Responsible Agency: Stanislaus County Planning Department.

Time Frame: Ongoing

Status: The ordinance is in effect and has been utilized in several areas of the County. For example, 2,394 units have been approved in planned developments in Salida.

IMPLEMENTATION D: The County will encourage urban infill in neighborhoods which have adequate sewer and water capabilities in order to maximize use of vacant land and land contiguous to current development. This shall reduce the cost of urban facilities and create a compact city form.

Responsible Agency: Stanislaus County Planning Department.

Time Frame: Ongoing

Status: The County's redevelopment agency plans to improve public facilities in existing communities and neighborhoods so that urban infill can occur. In addition, the overall policies of the General Plan encourage infill.

OBJECTIVE 2: The County will identify inhibiting factors to residential development and develop strategies to alleviate them.

IMPLEMENTATION A: The County will continue to undertake in depth community studies which review development in selected unincorporated areas. Communities are selected if they show a demonstrated need by the following factors: lack of sewer and water capabilities, school impaction, lack of available land for development, etc.

Responsible Agency: Stanislaus County Planning Department.

Time Frame: Ongoing

Status: As part of the redevelopment process, sixteen (16) unincorporated areas of the County have been selected and designated as redevelopment areas. Each redevelopment area has been studied in depth; community needs have been prioritized and plans have been developed to address those needs.

IMPLEMENTATION B: The County will continue to apply for community development block grant funds on a yearly basis

with the primary objective to improve sewer and water capabilities to communities which lack these basic urban services.

Once adequate infrastructure is available to such communities, the major inhibiting factor to residential development is removed. Land use designation for residential development may proceed. (Refer to Adequate Sites and Land Inventory Section for complete description of growth areas and their developmental constraints.)

Responsible Agency: Stanislaus County Planning Department.

Time Frame: Application for CDBG funds annually.

Status: Since 1986, Stanislaus County has submitted six applications for CDBG funds:

- 1986 New water well for Riverdale Park Tract
- 1987 Keyes sewer trunk installation
Monterey Park Tract water distribution system
- 1989 Salida Community needs assessment
- 1990 Keyes Community housing rehabilitation
- 1990 County-wide housing condition services
- 1991 Keyes Community housing rehabilitation
- 1991 Keyes housing assistance program

All applications have been funded except the 1990 application for Keyes housing rehabilitation, which was successfully resubmitted in 1991.

Due to staff limitations and other priorities, including preparation of an economic strategic plan and an agricultural element of the general plan, the County did not apply for CDBG funds in 1988.

IMPLEMENTATION C: The County will continue in the preparation of a land use plan for all zoned areas in the unincorporated areas of the County. This plan will involve a complete analysis of land sufficient for residential needs, agricultural usage and other appropriate development to balance the County's various needs.

Responsible Agency: Stanislaus County Planning Department.

Time Frame: Completed, 1985.

Status: The Planning Department updated its Land Use Element and updated its zoning map in 1987.

4. Removal of Governmental Constraints

GOAL: IT IS THE GOAL OF STANISLAUS COUNTY TO MITIGATE GOVERNMENTAL CONSTRAINTS IN ORDER TO REDUCE HOUSING COSTS AND PROMOTE FAIR AND EFFICIENT GOVERNMENTAL POLICY.

OBJECTIVE 1: Eliminate excessive land use controls which inhibit developers to provide appropriate housing needs for all economic segments of the community.

IMPLEMENTATION A: Encourage greater use of planned developments in lieu of residential zoning to introduce higher densities and creative design concepts and thus will offer the developer greater liberties in land use..

Responsible Agency: Stanislaus County Planning Department.

Time Frame: Ongoing

Status: The ordinance is in effect and has been used in several areas of the County. The most successful application has occurred in Salida where 2,394 units have been approved under the P-D process.

IMPLEMENTATION B: The County will require new housing to locate in areas already provided with public facilities and services before expanding into unserved areas. The County's General Plan and Zoning Ordinances direct new development to take place in unincorporated communities where urban levels of public service already exist. Infrastructure and zoning have been established in those communities that allow for a variety of housing types: single-family detached, patio houses, townhouses, condominiums, duplexes and apartments.

Responsible Agency: Stanislaus County Planning Department.

Time Frame: Ongoing

Status: Stanislaus County has been successful in implementation of this program. The community of Salida was the focus (1987-90) of heavy public facilities improvements by

means of the Mello-Roos financing program. The Planned Development process was also used successfully in providing a variety of housing types and tenure in Salida. Housing approvals have been encouraged and supported adjacent to Turlock, Ceres and Modesto. These areas provide public service opportunities not provided in other unincorporated areas.

OBJECTIVE 2: The County will eliminate constraining building and site improvement codes and standards which unnecessarily increase housing costs and limit affordable housing costs for the low- and moderate-income residents.

IMPLEMENTATION A: The County Planning and Building Inspection departments will review and amend their ordinances to reflect changes in state mandated laws and emerging federal, state and local trends. The Building Inspection department will also regularly amend their building codes to conform to proper state and federal guidelines. A major purpose of these continuous reviews is to modify particular standards which are passed on in the form of increased costs for the prospective homeowner.

Responsible Agency: Stanislaus County Planning Department and Building Inspection, Division of Public Works.

Time Frame: Ongoing

Status: The County has adopted the most recent Uniform Building Codes, Electrical Codes and Plumbing Codes.

IMPLEMENTATION B: The Board of Supervisors, Planning Commission, and Planning staff, shall waive various development standards and street requirements on a project-by-project review. In appropriate cases, liens will be granted to a developer in place of actually installing street improvements at the time the project is approved. Improvements are thus deferred, making many projects feasible due to a reduction in initial expenses. Criteria used in waiving standards include, but are not limited to: location, density, market, design concepts, and information presented for review. Rezoning sites for planned development will also continue to be a primary means for allowing innovative subdivision designs and thus modifying street building and site standards.

Responsible Agency: Stanislaus County Planning Department.

Time Frame: Ongoing

Status: The primary success of this program has been in Salida. The P-D program was used for 2,394 units.

OBJECTIVE 3: County will strive to eliminate unnecessary delays and restrictions in processing and permit procedures for applications and projects submitted.

IMPLEMENTATION A: The following implemented strategies below shall ensure the continuance of expeditious governmental review of residential development applications and proposals:

1. Elimination of certain steps in reviews and hearings a prospective applicant is now required to go through; i.e. by the adoption of concurrent processing of general plan and rezoning requests. This eliminates the redundancy of sequential General Plan amendments and zone change hearings.
2. Processing and hearing of applications with 45 days once a completed application has been submitted to the County for review.
3. The County's General Plan has been constructed in such a manner that projects which are generally consistent and comply with zoning, general plans, and the subdivision ordinance, normally would be granted a negative declaration.
4. The County uses "focused" environmental impact reports on various projects to further processing time. Rather than preparing an all encompassing EIR, only the major issues regarding a proposal are addressed which reduces preparation and review time.
5. Subdivision tentative maps approved by the Planning Commission do not require Board of Supervisors' approval. This saves four to six weeks in processing time.
6. The County has adopted a procedure to expedite minor variations in the Zoning ordinance. It is known as a Staff Approval Application (SAA) and is used where some administrative review is required, but the

procedures for a use permit are not necessary. There is no fee for the application and the processing time is usually less than one week.

Responsible Agency: Stanislaus County Planning Department.

Time Frame: Ongoing

Status: The Planning Department has successfully implemented all of the above implementation strategies. The County has established a small fee for the Staff Approval Application (SAA).

IMPLEMENTATION B: The County shall implement the following strategies to improve efficiency and reduce delays in processing and permit procedures:

1. The County shall improve the efficiency of processing by devising a "one-stop show review." With such a method in operation, applicants need only submit their proposal in one central location to channel through the review process rather than submitting it at each and every site.

Responsible Agency: Stanislaus County Planning Department

Time Frame: To be operational by 1985.

Status: The County has implemented the "one-stop show review" system. The Planning Department assists the Building Division and the Public Works Department in reviewing applications. The physical layout of the departments contributes to overall efficiency of service.

OBJECTIVE 4: The County shall remove, where necessary, excessive fee and exaction costs which constitute a constraint on development and/or improvement of housing.

IMPLEMENTATION A: The Planning department will annually review the level of fees charged such that they are consistent with the cost of providing planning services and needed public improvements and shall not be a significant factor of rising housing costs or developmental constraints.

Responsible Agency: Stanislaus County Planning Department

Time Frame: Review conducted annually.

Status: The Planning Department has prepared yearly reports on the proposed application fees to the Board of Supervisors. A conscious effort has been made to keep the application fees as low as possible.

5. Conservation and Rehabilitation of Affordable Housing

GOAL: IT IS THE GOAL OF STANISLAUS COUNTY TO PROVIDE SAFE AND DECENT HOUSING THROUGH EFFORTS TO PRESERVE AND REHABILITATE RENTAL AND OWNER TYPE HOUSING STOCK FOR ALL ECONOMIC LEVEL HOUSEHOLDS IN THE COMMUNITY.

OBJECTIVE 1: To facilitate the continued funding and assistance of local County organizations and state authorities which administer programs to particularly assist the low- and moderate-income families in housing rehabilitation.

IMPLEMENTATION A: The County will continue to work closely with Self-Help Enterprises (SHE); an organization which assists in the purchase, rehabilitation, weatherization of homes for low- and moderate-income families. The County shall continue to assist SHE in its accomplishments for the low- and moderate-income families through supplying needed information, hearing notification, staff assistance, and will aid the agencies and developers in meeting local zoning and building code requirements.

Responsible Agency: Stanislaus County Planning Department

Time Frame: Ongoing

Status: The Stanislaus County Planning Department continues to provide information to interested parties and continues to act as a referral agency for FMHA, SHE and SCHAs.

IMPLEMENTATION B: The County will continue to assist the Farmer's Home Administration secure Section 502 and 504 grants and loans concerning housing rehabilitation. Eligible applicants who inquire about these programs will be informed of the local agency who administers them.

Responsible Agency: Stanislaus County Planning Department

Time Frame: Ongoing

Status: To date no requests have been made to the County relating to these programs.

IMPLEMENTATION C: The County will continue to inform interested citizens of the services offered by the Stanislaus County Department of Human Services, Welfare Division. The Welfare Department administers the SSI/SSP program which offers home repair grants for eligible applicants.

Responsible Agency: Stanislaus County Planning Department

Time Frame: Ongoing

Status: The Stanislaus County Planning Department will continue to act as a referral agency to the Department of Human Services, Welfare Department.

IMPLEMENTATION D: The County will participate with appropriate state authorities in attaining financial assistance through Section 312, 221 (d)(2), and 203 (K), HUD programs. The purpose of these programs is to aid low-income families in upgrading their housing units to code standards.

Responsible Agency: Stanislaus County Planning Department and State HCD

Time Frame: Ongoing

Status: The County Planning Department will continue to participate in attaining financial assistance for upgrading low-income family housing units.

IMPLEMENTATION E: The Stanislaus County Planning Department will continue to support the Stanislaus County Housing Authority which administers HUD, Section 8, Moderate Rehabilitation Program. This program provides for improvements in existing housing units as well as rental assistance payments for low-income families.

Responsible Agency: Stanislaus County Planning Department and Stanislaus County Housing Authority

Time Frame: Ongoing

Status: The Stanislaus County Planning Department continues its support of the Stanislaus Housing Authority programs for assistance.

IMPLEMENTATION F: The County will continue to apply for community development block grants to fund needed infrastructure improvements in areas where standards for health and safety are lacking. Funds to upgrade sewer and water facilities will preserve the existing stock and may allow for continued growth in neighborhoods served.

Responsible Agency: Stanislaus County Planning Department.

Time Frame: Ongoing

Status: Stanislaus County has been successful in receiving several CDBG grants for infrastructure. In 1986, the County received a grant for a new water well for the Riverdale Park Tract. In 1987, Keyes sewer trunk installation and Monterey Park Tract water distribution system was funded by CDBG grants.

OBJECTIVE 2: To enforce minimum health and safety standards for the maintenance of the existing housing stock.

IMPLEMENTATION A: The Building Inspection Department, Division of Public Works, shall enforce Housing Code, Chapter 16.16 which provides for minimum health and safety standards in housing or other buildings designed for human habitation. The Building Inspection Department shall also enforce Chapter 16.24 of the Dangerous Building Code which provides a method for the determination of a dangerous building and requires their removal, repair, or demolition. The Environmental Health Department enforces these codes by conducting inspections of dwellings which have been reported to be in substandard condition. The codes mandate that health and safety deficiencies be corrected in accordance with construction standards for the building's tenure.

Responsible Agency: Stanislaus County Building Inspection Department, Division of Public Works; Department of Environmental Health.

Time Frame: Ongoing

Status: The enforcement of the County's adopted codes are implemented when necessary to protect health and safety

standards. Several housing units have been vacated due to unsafe and health violations.

IMPLEMENTATION B: The Stanislaus County Department of Environmental Health shall enforce state health and safety standards in labor camps that provide shelter for migrant and seasonal farm workers. Such minimum standards include adequate and safe water, plumbing and electrical systems, clean and adequate cooking facilities, etc. These standards are enforced by inspections and issuance of annual occupancy permits.

Responsible Agency: The Stanislaus County Department of Environmental Health

Time Frame: Ongoing

Status: The County conducts annual inspections to insure minimum standards are met.

OBJECTIVE 3: To create and implement a housing rehabilitation program.

IMPLEMENTATION A: The Stanislaus County shall apply for community development block grants for the purpose of rehabilitating existing housing in areas where infrastructure improvements have been made. Areas targeted for rehabilitation are those located on city fringes of Modesto and Salida. The County plans to conduct extensive rehabilitation of approximately 20 homes per year.

Responsible Agency: The Stanislaus County Planning Department

Time Frame: Negotiations to continue with various local housing agencies, 1985; implementation of program, 1986.

Status: Two infrastructure grants were received in 1986 and 1987 from HCD. However, the County was not successful in its efforts for a housing rehabilitation grant until 1991. The Keyes sewer trunk installation (CDBG grant in 1987) has now been leveraged with the 1991 CDBG Keyes Housing Rehabilitation Program.

6. Energy Conservation in Housing

GOAL: IT IS THE GOAL OF STANISLAUS COUNTY TO REDUCE RESIDENTIAL HOUSING ENERGY USE IN ORDER TO HELP DECREASE HOUSING COSTS AND CONSERVE THE RESOURCES.

OBJECTIVE 1: To promote effective design and construction of energy efficient homes.

IMPLEMENTATION A: Enforcement of the California Administrative Code, Title 24 (State Building Code).

Responsible Agency: The Stanislaus County Building Inspection Department.

Time Frame: Ongoing

Status: As a matter of routine, the Stanislaus County Building Division requires all construction to meet the Title 24 State Building Code.

IMPLEMENTATION B: Enforcement of the Stanislaus County subdivision ordinance, Section 20.52.250, requiring future passive or natural heating or cooling. The design of a subdivision shall use this ordinance to the extent feasible.

Responsible Agency: The Stanislaus County Planning Department.

Time Frame: Ongoing

Status: The Stanislaus County Planning Department enforces the subdivision map act provision of passive or natural heating and cooling to the extent feasible.

OBJECTIVE 2: To promote the use of energy conservation apparatus in homes and in agricultural zones, and passive cooling techniques.

IMPLEMENTATION A: Enforcement of the Stanislaus County agricultural ordinance, Sections 21.20.020D, 21.24.020E, and 21.24.050A, which allow for windmills in areas zoned for agricultural uses.

Responsible Agency: The Stanislaus Planning Department

Time Frame: Ongoing

Status: The ordinance remains in effect.

IMPLEMENTATION B: Enforcement of street measure specifications which allow for the planting of street trees. This may be regarded as a passive cooling device.

Responsible Agency: The Stanislaus Public Works Department

Time Frame: Ongoing

Status: The ordinance remains in effect.

IMPLEMENTATION C: Research is being conducted to consider the feasibility of amending the zoning ordinance to allow for the development of wind farms in Stanislaus County.

Responsible Agency: The Stanislaus Planning Department

Time Frame: To be completed, 1984.

Status: The development of a wind farm ordinance was not completed due to lack of inquires and scheduling of staff time.

IMPLEMENTATION D: The County shall amend Chapter 21.08 of the zoning ordinance which may allow solar apparatus, regarded as a "mechanical appurtenance," provided that the "sunspace" of surrounding neighbors will not be interfered.

Responsible Agency: The Stanislaus Planning Department

Time Frame: To be amended, 1984.

Status: Due to lack of inquires and lack of staff time, this has not been pursued.

OBJECTIVE 3: Stanislaus County shall set an example in the community to promote resource conservation.

IMPLEMENTATION A: The County will conduct regular energy audits of the County Government buildings and make necessary retrofitting improvements. The sum of \$28,000 was allocated for 1983. Stanislaus County will utilize energy conservation methods in the design of new County facilities.

Responsible Agency: The Stanislaus Planning Department

Time Frame: Ongoing

Status: The County conducts regular energy audits to maximize energy savings.

OBJECTIVE 4: To devise new and amended zoning ordinances to encourage energy conservation in homes.

IMPLEMENTATION A: The County shall add Section 21.40.110 to the residential planned development of the Zoning Ordinance to require future passive or natural heating or cooling opportunities to the extent feasible.

Responsible Agency: The Stanislaus Planning Department

Time Frame: To be passed by the Board of Supervisors, 1984.

Status: The proposed amendment has not been developed due to schedule of staff time. However, the County staff enforces the Subdivision Map Act Provision which requires the consideration for the future use of passive or natural heating or cooling opportunities.

OBJECTIVE 5: Stanislaus County shall assume a new role as educator and promoter of energy conservation in housing.

IMPLEMENTATION A: The Planning Department and Building Inspection, Division of Public Works, shall make available information in the form of pamphlets, handouts, and booklets, provided by the Modesto Junior College Sunrise Energy Center and the California Energy Commission, for interested citizens and builders. They shall also refer citizens to the appropriate utility companies, MID and PG&E, for additional information.

Responsible Agency: The Stanislaus Planning and Building Inspection, Division of Public Works, departments.

Time Frame: To be implemented immediately.

Status: The program has been discontinued at the Modesto Junior College Sunrise Energy Center. However, PG&E, T.I.D.

and M.I.D. are aggressive in the education of energy conservation in housing.

IMPLEMENTATION B: The Planning department shall take part in negotiations with the Modesto Irrigation District concerning their building programs. The County will play a major role in developing new and amended building and zoning ordinances requiring high energy efficiency standards for homes.

Responsible Agency: The Stanislaus Planning and Building Inspection, Division of Public Works, departments.

Time Frame: Negotiations, 1985, 1986.

Status: The ordinance amendments were not pursued due to other priorities of planning and building staff.

7. Promotion of Equal Opportunity in Housing.

GOAL: TO ASSURE THAT ALL HOUSING OPPORTUNITIES IN THE COUNTY MAXIMIZE CHOICE, AVOID ECONOMIC SEGREGATION, AND PREVENT DISCRIMINATION BASED ON RACE, COLOR, RELIGION, SEX, AGE, OR NATIONAL ORIGIN.

IMPLEMENTATION A: Stanislaus County shall create and implement a Fair Housing ordinance. The purpose of such an ordinance is to prohibit discrimination in the sale, lease, and rental of housing accommodation based on race, color, religion, sex, age, or national origin. Staff members from various County departments will assist the Planning department in the administration of this ordinance.

Responsible Agency: The Stanislaus Planning Department

Time Frame: 1985 completion date

Status: The County has not created a Fair Housing Ordinance due to staff limitations. The County staff has provided appropriate signs and posters which refer people to the appropriate state agencies.

IMPLEMENTATION B: The enforcement of Title VIII of the 1968 Civil Rights Act, otherwise known as the Federal Housing Law, the State Fair Housing Act (Government Code, Section

12955) which prohibits discrimination in housing on the basis of race, color, religion, marital status, and ancestry, and the Unruh Act (Civil Code, Section 50) which prohibits arbitrary discrimination based on age in public accommodations.

Responsible Agency: Stanislaus County

Time Frame: Ongoing

Status: Enforcement of Title VIII is ongoing.

OBJECTIVE 2: to make individuals and local agencies aware of equal housing laws and the process of recourse.

IMPLEMENTATION A: To have information available for County employees, local realtors organizations, local media, or any other interested party, regarding the state, federal, and local laws and ordinances pertaining to equal opportunity in housing.

Responsible Agency: Stanislaus County Planning Department

Time Frame: Ongoing

Status: Handouts are available and signs are posted within the County's public buildings.

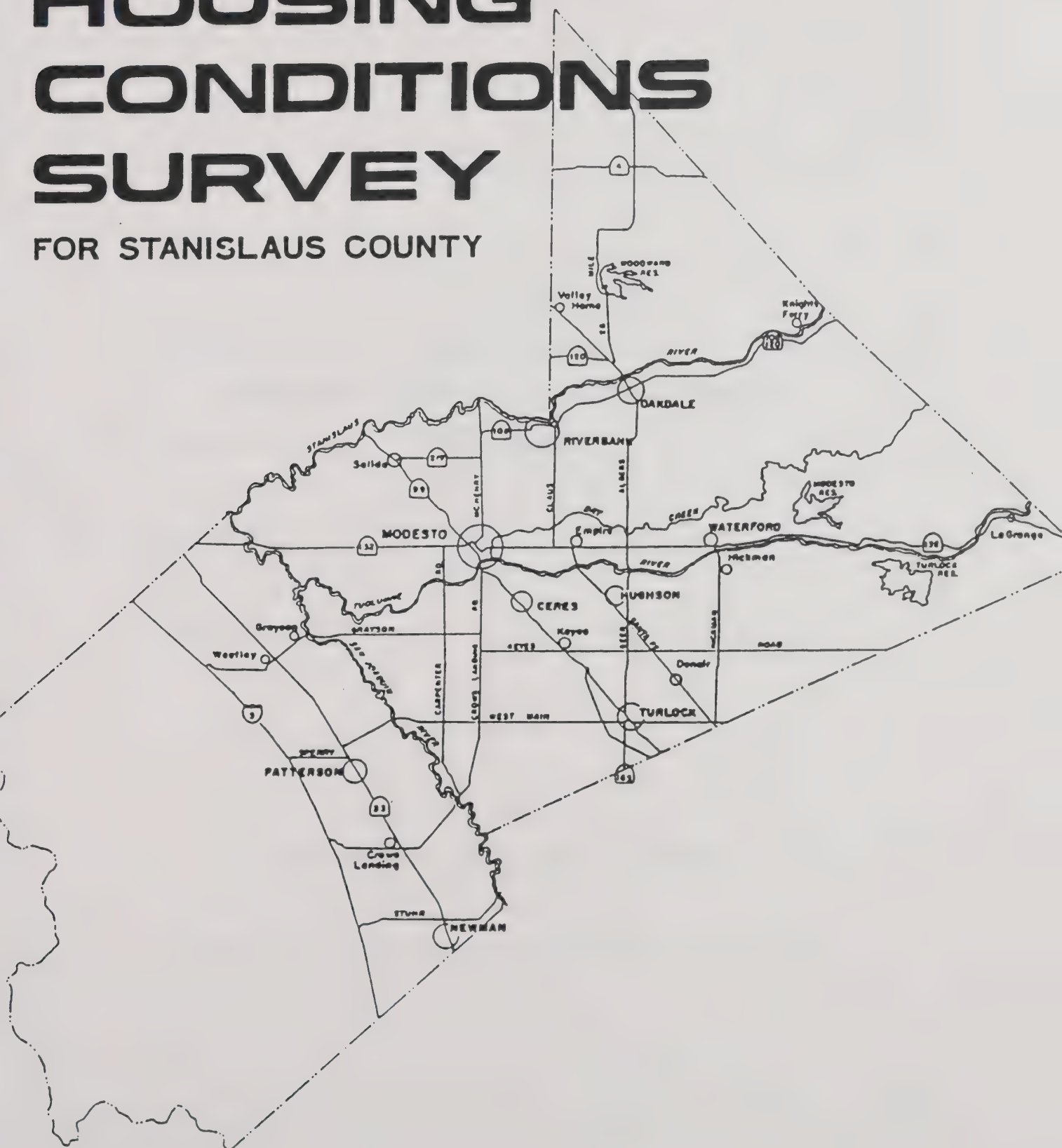
APPENDIX D

STANISLAUS COUNTY, CALIFORNIA

Housing Conditions Survey

HOUSING CONDITIONS SURVEY

FOR STANISLAUS COUNTY



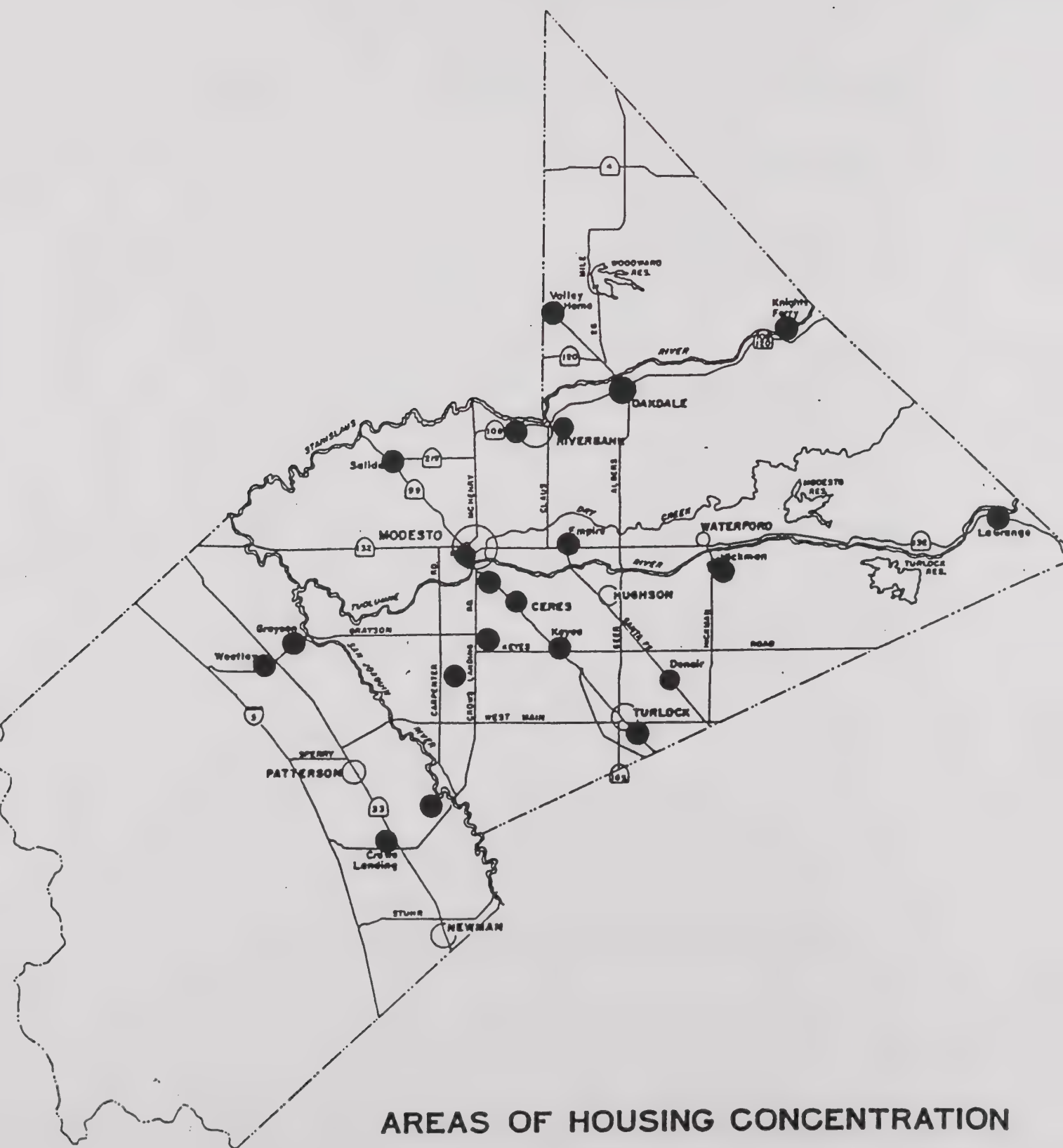
Housing Conditions Survey
for
Stanislaus County

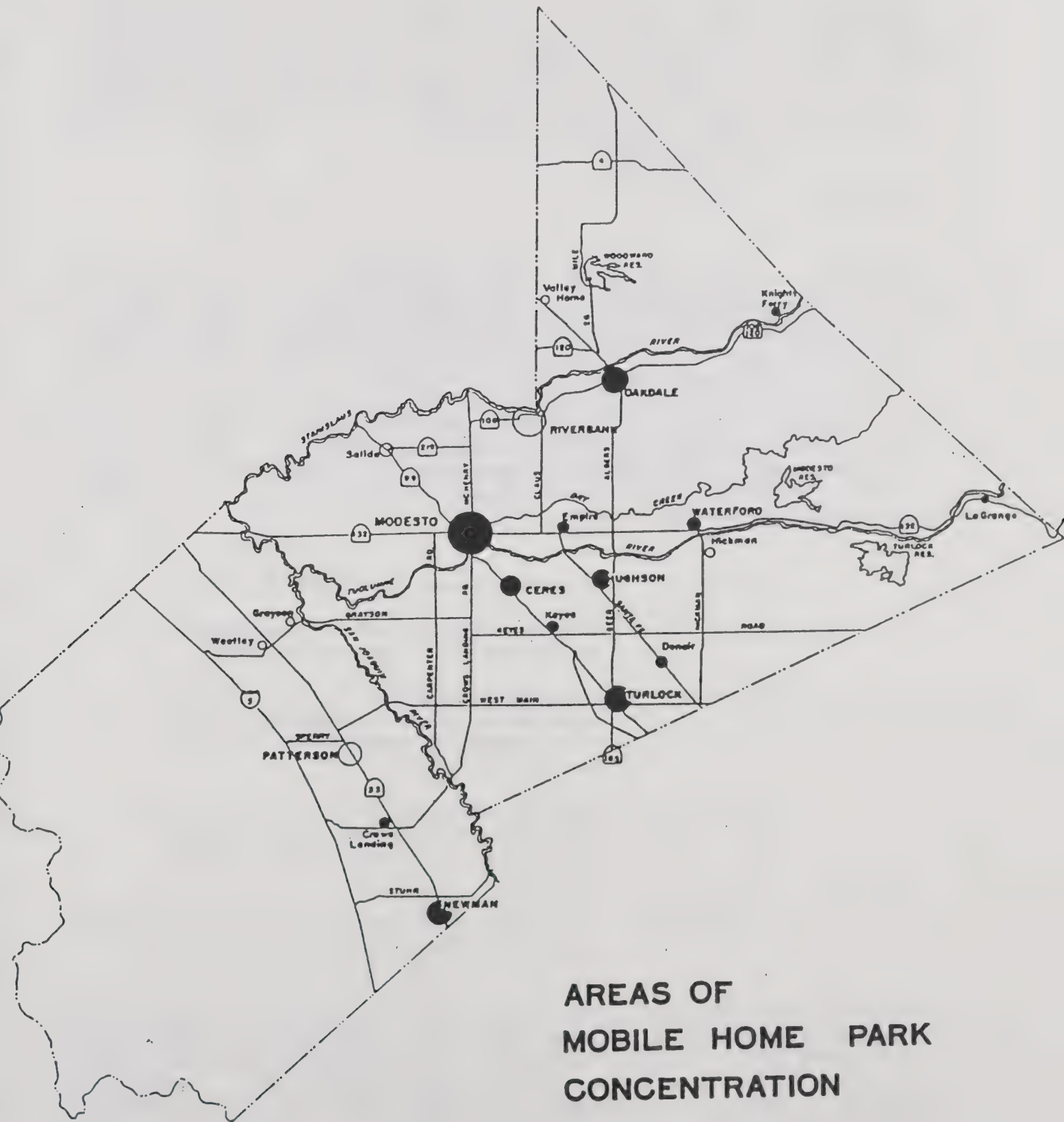
Prepared by:
Department of Planning and Community Development
December, 1991

Funded by:
Stanislaus County Board of Supervisors
and
State of California Community Development Block Grant

CONTENTS

<u>Section</u>	<u>Pages</u>
Introduction	1
Methodology & Criteria	1 - 2
Findings	3 - 13
Conclusion	14
Appendix A	15
Appendix B	16





INTRODUCTION

The condition of the housing stock in Stanislaus County was last visually surveyed in 1975 and statistically evaluated during the 1980 Census. Therefore, due to the passage of time, the rise and fall of employment opportunity, and the rise in the cost of living it seemed appropriate to update the housing condition data that the County currently possesses. Thus, the purpose of the survey was to establish a clear and valid data base of housing conditions within the County. The ultimate objective is to provide safe, clean and decent housing for the low to moderate income families of Stanislaus County.

METHODOLOGY & CRITERIA

The survey process took nine months, beginning in April, 1991. The assessor's records were researched to determine the existence of residential structures, as well as the age of those structures and any permit activity indicating possible remodeling or rehabilitation. However, it was discovered that it would be the most profitable to survey all housing in a designated area rather than separating the area by ages or other criteria. With that in mind, maps of the entire unincorporated County were consulted and areas with concentrations of population and/or need were assessed. *See Appendix B. Once the areas were determined, the windshield survey commenced. Using assessor's maps, housing and mobilehome conditions in the unincorporated area of the County were documented. The following criteria was used in the survey:

- | | |
|-----------------|---|
| 1 - Sound | :no apparent need for rehabilitation. |
| 2 - Minor | :requires painting for touch-up purposes;
weatherization of exterior openings. |
| 3 - Moderate | :exterior requires patching and painting;
replacement of window glass and screens;
reinforcement of foundation; requires
re-roofing. |
| 4 - Substantial | :requires replacement of roof structure and
roofing material; complete foundation;
replacement of exterior (e.g., siding,
stucco). |
| 5 - Dilapidated | :all of the foregoing construction inadequacies
are found to exist in a single structure. |

The windshield survey was conducted by James Duval, Associate Planner and Julie Larson, Staff Services Technician of the Stanislaus County Department of Planning and Community Development. Mr. Duval is experienced in the building construction field. He has participated in a number of residential construction projects and taught three years at a vocational school specializing in the Building Trades. Ms. Larson is a recent

graduate of California State University, Fresno, where she earned a Bachelor of Science Degree in Business Administration with an option in Urban Land Economics and Real Estate.

This windshield survey allowed for evaluating exterior conditions of housing units. In order to assess interior housing conditions, a questionnaire was prepared and randomly distributed to residents of the survey areas. Criteria for assessing conditions and the need for rehabilitation of the housing interior were as follows:

Good - Between Sound and Minor as defined.

Needs Repair - Between Moderate and Substantial as defined.

Beyond Repair - Dilapidated as defined.

The survey also requested information on demographics and income levels. Various other information was requested in order to determine indications of existing need for affordable housing, such as overpayment and overcrowding. *See Appendix A for questionnaire.

FINDINGS

According to 1990 Census data, there are 32,652 housing units in the unincorporated area of Stanislaus County. A total of 11,832 housing units were field surveyed. The conditions of the remaining units were assessed from the total aggregation of those field-surveyed. Table 1 illustrates units by area and rating.

Table 1
Housing Unit Survey

Area	1	2	3	4	5
Ceres	29	254	202	30	6
Cowan Tract	6	26	42	18	1
Crows Landing	6	26	46	20	5
Del Rio	296	38	7	0	0
Denair	297	299	114	20	2
Empire	29	323	360	127	5
Grayson	98	52	47	31	13
Hickman	11	44	47	17	3
Keyes	173	211	164	50	16
Knights Ferry	15	25	13	1	0
La Grange	0	1	6	4	0
Modesto	123	765	2875	1280	253
Monterey Park Tract	0	0	3	35	16
Oakdale	352	75	73	17	0
Riverbank	105	190	217	37	2
Salida	530	458	193	117	40
Turlock	24	58	151	108	4
Valley Home	0	6	13	8	1
Westley	0	3	10	8	6
TOTAL (survey)	2094	2854	4583	1928	373
Balance*	3456	5479	7855	3320	710
Grand Total	5550	8333	12438	5248	1083

*Balance includes total housing units (18,088) from census and mobilehome park units surveyed (2,732).

Farmworker housing is estimated for 1990 and 1997 and is included with the Basic Construction Needs 1990-1997 for very low income housing units (Table G-1).

PRINCIPAL ASSUMPTIONS, CONCEPTS AND VARIABLES USED TO DEVELOP THE 1990 TO 1997 HOUSING NEEDS

Assumptions

The primary source document used in the preparation of this Housing Needs Report, was the SAAG Stanislaus County Projections, Population, Housing and Employment, November, 1989. The projections in this report utilize estimated 1990 vacancy factors of the Department of Finance Countywide projections and, further, follow the guidance of the Department of Housing and Community Development (HCD).

Certain assumptions were developed to apply the projections to corporate community areas. The projections assume that all growth attributed to a jurisdiction will take place within the jurisdiction's corporate boundaries. The jurisdictions' corporate boundaries may expand to accommodate the projected growth.

These assumptions are critical to the use of SAAG projections for the calculation of housing need by corporate area and have been consistently applied. Admittedly, fluctuations will occur during the 1990 to 1997 planning period, but are considered to be insignificant to the housing needs shares. Where local governments provide more current and reliable data as a substitute for the data used in the calculations, SAAG may consider revisions of the housing needs shares.

Concepts and Variables

The following represents concepts and variables utilized in the preparation of the Housing Needs Report:

1. Available housing stock includes all occupied units plus all vacant units. The 1980 Census provided the number of total year round housing units but no data pertaining to types of vacant units. HCD, however, provided factors which were utilized to derive estimates on replacement units and vacant-not-for-sale-or-rent units.
2. DOF 1990 estimates were used to establish "occupied housing units", "total housing units" and "vacancy rates". The determination of the 1990-1997 projected needs, applied the use of "owner/renter" factors from each jurisdiction (1980 Census) to the estimated number of households projected to exist in 1997.

Existing Information and Limitations of Data

Section 65584(a) of the California Government Code requires the use of available data in the determination of regional housing needs. The principal reason for this provision was so that councils of governments would not be

APPENDIX II. BACKGROUND PAPER ON METHODOLOGY

This appendix describes the technical approach used to calculate the existing and projected housing needs of Stanislaus County.

In this report, housing needs are calculated for each city and for the unincorporated area of Stanislaus County. The housing needs for each jurisdiction consists of the following components:

- **Estimated Yearly Household Increase - Table A-1**, (initially determined as of January 1, 1990 to January 1, 2000). Department of Finance (DOF) estimates for 1990 were used to establish the base year. SAAG's projections (November, 1989) were used to establish the projected growth between January 1990 and January 2000. This projected growth was added to the DOF, 1990 estimate. Finally, the yearly household growth was calculated by establishing a growth rate (percent) for each jurisdiction, which equaled the difference between the population estimates of January 1, 1990 and January 1, 2000. The growth curve was modified, as necessary, based upon information received from local staffs. For the purposes of this report, yearly growth estimates are restricted to January 1, 1990 and July 1, 1997.
 - **Existing Housing Needs, 1990 - Table A-2**, (determined as of January 1, 1990) which is also referred to as the "1990 production shortfall." This number is defined as the difference between the available stock that was produced in 1990 and the amount that should have been produced in each jurisdiction. A vacant-not-for-sale-or-rent factor is utilized to determine existing needs. Vacant-not-for-sale-or-rent units are those which include seasonal housing, second homes, second housing units utilized by commuters, etc..
- The "existing need" calculation is an "audit" of the degree of how well the housing needs are being met in the region in 1990.
- **Projected Housing Needs, 1997 - Table A-3**, (through July 1, 1997) which is also referred to as the "**1990-1997 Increase In Housing Needed**". This number is defined as the amount of housing needed in 1997 ("**1997 Total Units Needed**") to meet projected household growth and to keep the housing market in balance. The formulas used to derive this estimate were provided by HCD and are based upon the ratio of "owner" and "renter" households within each jurisdiction.
 - **Basic Construction Needs 1990-1997 - Table A-4**: This number is derived as follows: (**1990-1997 Increase In Housing Needed + 1990-1997 Basic Replacement Needs**). Basic replacement need is defined as the amount of housing needed to replace those units expected to be demolished or lost from the present stock for other reasons.

Basic construction need figures are distributed by income categories, based on 1980 county income distributions which have been supplied by HCD (Tables F-1 and F-2). HCD adjusted the 1980 county median income distribution utilizing "family size adjustment factors".

Housing Needs of Farmworkers

Farmworker housing continues to warrant consideration within this region. Much of the farmworkers have been assimilated into the standard housing market. However, the Stanislaus Housing Authority provides year-round and seasonal housing for farmworkers.[7]

For the purposes of this report, data obtained from the Housing Authority has been used to determine the specialized housing needs of farmworkers.

For purposes of this report, and based on a review of local housing elements prepared for jurisdictions in Stanislaus County, it is assumed that suitable sites and facilities are available to accommodate growth projected for the County, as reflected in SAAG's projections. This is reflected, therefore, in the housing needs determinations described in this report.

If the Bay Area counties chose to increase their regional vacancy goal to 5 percent or 6 percent (instead of 4.5 percent) and enforced balanced land use policies, limiting excessive use of commercial and industrial zoning, the pressures for housing development in Stanislaus County would be reduced, but not eliminated.[10]

Commuting Patterns

Unlike some of the other factors required by law to be used in determining the local shares of the region's existing and projected housing needs, commuting patterns are not explicitly dealt with in SAAG's projections. However, the distribution of projected growth in jobs and housing throughout the region is based on certain assumptions about the transportation network.

Stanislaus County is experiencing the housing demands resulting from the Bay Area's inability to house its growing work force. The valley counties are also experiencing growth due to the provision of housing units which are tens of thousands of dollars less expensive than comparable Bay Area units and rents which are more than half of Bay Area rents for comparable units. The ability of the valley counties to provide low cost housing hinges on the availability of low cost land. The rapid growth threatens to deplete prime agricultural land.

The SAAG projections assume that present commuting patterns will continue. These patterns are reflected in the distribution of the growth in households in SAAG's projections, and the distribution of new employment as forecast.

Type and Tenure of Housing

Section 65584(a) of the California Government Code requires councils of governments to consider type of housing (i.e., single-family detached and multifamily attached) and tenure (i.e., owner and renter) in the determinations of regional housing needs, and in the local shares of those needs. In order to address this requirement, 1980 U.S. Census figures were used to establish a 1980 baseline for both type and tenure of housing in the County. This baseline was brought forward to form assumptions for 1990 through 1997.

For type of housing, 1990 DOF (E-5) projections were used to establish the percentage split between single-family detached units and multifamily attached units.[4] Estimates were developed for each city and the unincorporated area in the region. The estimates by type are reflected in Table E-2.

Market Demand for Housing

Detailed housing market analysis for Stanislaus County has not been prepared and used by SAAG. There is, however, some information available that may be used to ascertain the demand for housing - as reflected by the growth in households for the County in SAAG's projections, housing value trends, market transactions and income/affordability analysis. All of the above variables influence the estimates of housing supply needed, as well as the potential to realize the housing demand in the form of incomes sufficient to cover the costs of shelter.

For purposes of this report, market demand is explicitly considered in producing the estimates of vacancies needed to accommodate the present and forecast population levels (see Appendix II) and in estimating the distribution of 1997 housing needs by income level and type and tenure (see discussion on type and tenure below).

Employment Opportunities

Job growth and the geographical distribution of employment opportunities (current and future) were considered in the development of SAAG's projections of population, employment and housing. The general conclusions to be drawn from that analysis are summarized in this subsection.

The SAAG projections noted expansion of wage and salary employment in the County from 141,431 in 1990 to approximately 211,099 in the year 2000, approximately, a 50 percent increase.

For purposes of the regional housing needs analysis, current employment estimates and employment forecasts by county are used as weighting factors in projecting future housing needs. (See Appendix II)

The primary assumption of SAAG's population projections identifies Stanislaus County as being heavily influenced by Bay Area growth trends. This assumption is based upon the premise that Stanislaus County is providing a portion of the housing serving the commercial/industrial development of the Bay Area.

Availability of Suitable Sites and Public Facilities

Among the most critical factors in accommodating the projected growth in the region's households is the availability of residentially zoned land and the necessary sewers, streets and other public facilities supporting development. This factor is required to be considered in the distribution of the region's housing needs.

The availability of suitable housing sites must be considered based not only upon the existing zoning ordinances and land use restrictions of the locality, but also based upon the potential for increased residential development under alternative zoning ordinances and land use restrictions. SAAG staff has assumed that this factor is adequately covered in SAAG's projections.

APPENDIX I. BACKGROUND PAPER ON LEGAL REQUIREMENTS OF REGIONAL HOUSING NEEDS DETERMINATIONS

This appendix describes the requirements imposed by provisions of Article 10.6 of the California Government Code on councils of governments to determine existing and projected housing needs. It also describes previous and related legal housing element activities.

STATUTORY REQUIREMENTS

Although regional housing needs are not defined precisely in the statutes, the basic ingredients of the regional housing needs determination process may be inferred from Section 65584(a) of Article 10.6 of the Government Code.

...a locality's share of the regional housing needs includes that share of the housing need of persons at all income levels within the area significantly affected by the jurisdiction's general plan.

Once SAAG has completed the determination of regional housing needs, the Department of Housing and Community Development may revise this determination to obtain "consistency" with the statewide housing need. SAAG's determination of the existing and projected regional need for housing, and the local shares of such needs, must take into account six factors specified in subsection (a) of Section 65584:

- Market demand for housing
- Employment opportunities
- Availability of suitable sites and public facilities
- Commuting patterns
- Type and tenure of housing
- Housing needs of farmworkers

The law requires that the distribution of regional housing needs "seek to reduce the concentration of lower income households in cities or counties which already have disproportionately high proportions of lower income households."

Available information from many data sources has been used in preparing this report. The data sources were accepted by the SAAG Board on September 12, 1990. These sources include SAAG's Stanislaus County Projections, (the most current set of projections of population, housing and employment), and Department of Finance 1990 estimates.[1][4] Additional data was supplied by local planning department staffs.[6]

TABLE G-1

ASSUMED (1990-97) FARMWORKER HOUSING NEEDS

STANISLAUS COUNTY AND CITIES

City	1990 Existing Housing Units(1)*			1990-97 Replacement Needs*		Total (6) Construction Needs
	Total Housing Units	Year-Round Housing Units	Seasonal (3) Housing Units	"A" Year-Round (4) Housing Units	"B" Seasonal (5) Housing Units	
Ceres	103	103	0	1.6	0	74
Hughson	0	0	0	0	0	16
Modesto	91	91	0	1.4	0	244
Newman	0	0	0	0	0	27
Oakdale	0	0	0	0	0	23
Patterson	121	76	45	1.1	45	66
Riverbank	0	0	0	0	0	28
Turlock	0	0	0	0	0	115
Waterford	0	0	0	0	0	7
Unincorp.	254 (2)	85	169	1.3	43	90
TOTAL	569	355	214	5.4	88	693 (7)

CURRENT YEAR-ROUND HOUSING NEEDS = 600 Housing Units

- (1) Stanislaus County Housing Authority, October 8, 1990.
- (2) Empire @ 77 seasonal units, Westley @ 85 year-round and 92 seasonal units.
- (3) Units available between May 1 and October 30.
- (4) (Year-Round Housing Units) x (.002 annual removal rate) x (7.5 years).
- (5) Housing Authority schedule for replacement.
- (6) (Jurisdiction's 1990-97 Basic Construction Needs divided by 28,915) x 600 = Jurisdiction's share of the 600 need + "A" + "B" = Total Construction Needs.
- (7) Total does not add due to rounding.

* Provision of these farmworker housing units is the responsibility of the Stanislaus County Housing Authority. Local agencies will assist the Housing Authority in meeting the farmworker housing need.

Farmworker Housing

Section 65584(a) requires that the housing needs of farmworkers be considered within this report. Table G-1 illustrates the projected need for farmworker housing. The need is distributed among each jurisdiction. Because of limitations in data, an accurate determination of the number of year-round versus seasonal and migrant workers was not possible. However, a reasonable representation of the housing needs of farmworkers was supplied by the Stanislaus County Housing Authority.

The Housing Authority maintains seasonal and year-round farmworker housing in the cities of Ceres, Modesto, and Patterson and in the unincorporated communities of Empire and Westley. Approximately 600 families are on the Housing Authority's waiting list for year-round housing.

Based upon estimates from the Employment Development Department, the number of farmworkers stabilized in 1983/84 and may be slowly decreasing. Much of the farmworker labor force have been accommodated into the standard year-round housing market.

However, the need for farmworker housing remains significant due to the following two factors:

- The demand for housing has always exceeded the supply.
- Housing units have been demolished without being replaced.

The "1990-97 Total Construction Needs" for farmworker housing (last column) is a portion of the "1990-97 Basic Construction Needs" for "Very Low Income" housing units indicated in column five of Table F-2.

Table F-2 shows how the increase in available housing in 1997 could be distributed by the estimated income levels. The figures contained in the tables do not mean that each community must construct units for each of the income categories. They mean, however, that, as the available housing in a community increases, new households at the different income levels will be in need of housing. The figures show the number of units that should be available for occupancy by these new households at the given income levels. As a consequence, these households can be accommodated either by the existing stock or by units built to accommodate the projected need.

TABLE F-2
ASSUMED HOUSING CONSTRUCTION NEEDS 1990-97
BY INCOME CATEGORY

STANISLAUS COUNTY AND CITIES

City	1990-97 (1) Basic Construction Needs	Above (2) Moderate Income 38%	Moderate (2) Income 21%	Low (2) Income 17%	Very (2) Low Income 24%
Ceres	3,619	1,375	760	615	869
Hughson	769	292	161	131	185
Modesto	11,688	4,441	2,455	1,987	2,805
Newman	1,301	494	273	221	312
Oakdale	1,112	423	233	189	267
Patterson	964	367	202	164	231
Riverbank	1,350	513	284	230	324
Turlock	5,555	2,111	1,167	944	1,333
Waterford	351	133	74	60	84
Unincorp.	<u>2,206</u>	<u>838</u>	<u>463</u>	<u>375</u>	<u>529</u>
TOTAL (3)	28,915	10,987	6,072	4,916	6,939

(1) From Table D-2.

(2) The income group estimates were prepared by HCD using definitions contained in State and federal law as implemented by HUD and HCD. The definitions involve relationships to median incomes and family size adjustment factors.

(3) Totals may not add due to rounding.

Consideration of Income Levels

SAAG is required to consider the need for housing for all income levels in making determinations of regional housing needs. An income distribution was estimated for each local jurisdiction's projected population, based upon the 1980 Stanislaus countywide income distribution. The countywide income distribution is utilized in order to avoid low-income impactation or to avoid higher than average concentrations of any one income group.

Table F-1 shows jurisdiction income levels in 1980 and applies them to the 1990 estimates of occupied housing units. The data provided in this table was provided by HCD.

TABLE F-1

**PROPORTION OF 1980 HOUSEHOLDS
BY INCOME CATEGORY
STANISLAUS COUNTY AND CITIES**

City	1/1/90 Occupied Housing Units	1980 (1) Median Household Income	Above Moderate Income (%/Number)	Moderate Income (%/Number)	Low Income (%/Number)	Very Low Income (%/Number)
Ceres	8,892	\$15,623	.37 3,290	.22 1,956	.18 1,601	.23 2,045
Hughson	1,029	\$14,141	.30 309	.24 247	.19 196	.27 278
Modesto	57,882	\$17,649	.42 24,310	.22 12,734	.15 8,682	.21 12,155
Newman	1,410	\$15,676	.33 465	.24 338	.14 197	.29 409
Oakdale	4,305	\$15,076	.34 1,464	.23 990	.18 775	.25 1,076
Patterson	2,606	\$14,649	.32 834	.25 652	.16 417	.27 704
Riverbank	2,495	\$13,285	.30 749	.20 499	.19 474	.31 773
Turlock	15,116	\$14,710	.34 5,139	.20 3,023	.17 2,570	.29 4,384
Waterford	1,401	\$12,065	.22 308	.24 336	.23 322	.31 434
Unincorp.	33,041	\$15,298	.35 11,564	.20 6,608	.18 5,947	.27 8,921
Stanislaus County Total	128,177 (2)	\$16,078	.38 48,433	.21 27,384	.17 21,181	.24 31,179

(1) Based on 1980 U.S. Census for Stanislaus County Household Income Unadjusted by Household Size.

(2) Totals may not add due to rounding.

TABLE E-2

DISTRIBUTION OF ASSUMED 1990-97 HOUSING NEEDS BY TYPE

STANISLAUS COUNTY AND CITIES

City	1990-97 (2)		
	Basic Construction Needs	Single-Family Detached(1)	Multifamily Attached(2)
Ceres	3,619	2,575	1,044
Hughson	769	625	144
Modesto	11,688	7,843	3,845
Newman	1,301	1,060	241
Oakdale	1,112	799	313
Patterson	964	774	190
Riverbank	1,350	988	362
Turlock	5,555	3,315	2,240
Waterford	351	274	77
Unincorp.	<u>2,206</u>	<u>1,646</u>	<u>560</u>
TOTAL	28,915	19,899	9,016

(1) Stanislaus County Population and Housing Estimates, January 1, 1990, Report E-5, CA. Department of Finance, May 1, 1990. Proportionally based on 1990 estimates of housing types contained within each jurisdiction.

(2) From Table D-2. Includes all "attached" dwellings, condominiums and mobile homes.

Consideration of Type and Tenure of Housing

SAAG, in making its determinations of regional housing needs, is required to consider type and tenure (i.e., single-family/multifamily and owner/renter) of housing. As previously noted, 1980 owner/renter rates were used as part of the equation to develop housing needs.

Tenure of housing is shown in Table E-1. These figures show how the projected housing needs (basic construction need) would be distributed by owner and renter category to maintain, in the accommodation of projected housing needs, the same fractions of owner and renter housing existing in the 1980 housing stock.

The presentation of these figures does not mean that each jurisdiction should be expected to construct the derived amounts of rental housing. They mean only that the owner-renter splits shown would be necessary to have the increase in housing stock distributed according to the existing (1980) tenure distribution.

The projected need is distributed by type among jurisdictions in the County in Table E-2, based upon DOF's estimates of housing by jurisdiction.

TABLE E-1

NEEDED RENTAL STOCK INCREASE IN 1990-97 TO MAINTAIN 1980 RENTAL PERCENTAGE

STANISLAUS COUNTY AND CITIES

City	1980 (1) Percentage Owner	1980 (1) Percentage Renter	1990-1997 (2) Basic Construction Needs	1990-97 (3) Rental Units Increase to Maintain 1980 Rental Percentage
Ceres	67.03	32.97	3,619	1,193
Hughson	65.88	34.12	769	121
Modesto	63.88	36.12	11,688	4,222
Newman	66.63	33.37	1,301	434
Oakdale	62.49	37.51	1,112	417
Patterson	58.25	41.75	964	403
Riverbank	70.19	29.81	1,350	403
Turlock	58.46	41.54	5,555	2,308
Waterford	73.90	26.10	351	92
Unincorp.	68.73	31.27	2,206	690
TOTAL			28,915	10,283

(1) 1980 U.S. Census.

(2) From Table D-2.

(3) Percentage Renter multiplied by 1990-97 Basic Construction Needs.

TABLE D-2

BASIC CONSTRUCTION NEEDS 1990-1997

STANISLAUS COUNTY AND CITIES

City	1990-1997 (1) Increase In Housing Needed	1990-1997 (2) Basic Replacement Needs	1990-1997 (3) Basic Construction Needs
Ceres	3,455	164	3,619
Hughson	747	22	769
Modesto	10,677	1,011	11,688
Newman	1,270	31	1,301
Oakdale	1,037	75	1,112
Patterson	916	48	964
Riverbank	1,301	49	1,350
Turlock	5,278	277	5,555
Waterford	327	24	351
Unincorp.	<u>1,663</u>	<u>543</u>	<u>2,206</u>
TOTAL	26,671	2,244	28,915

(1) From Table D-1.

(2) Determinations of Existing and Projected Housing Needs, California Department of Housing and Community Development, June 19, 1990.
 $((1/1/90 \text{ Total Housing Units} + 7/1/97 \text{ Total Units Needed divided by } 2) \times (.002 \text{ annual removal rate})) \times (7.5 \text{ years}).$

(3) $(1990-1997 \text{ Increase In Housing Needed}) + (1990-1997 \text{ Basic Replacement Needs}).$

Replacement of Existing Housing

Projecting the need for housing unit construction to accommodate the growth in households expected is only one factor in determining the projected need for housing. The other major component of housing need is for replacement of units estimated to be lost in the stock for the forecast period (that is, through 1997). The basic replacement need as indicated in column two of Table D-2 estimates the losses in the housing stock which occur through planned demolitions, conversions to nonresidential uses (e.g., converting a street frontage unit to commercial office space), and nonplanned losses from fires, floods, earthquakes and other natural phenomena.

TABLE D-1

DETERMINATION OF 1990-1997 HOUSING NEEDS

STANISLAUS COUNTY AND CITIES

	1/1/90 (1) Total Housing Units	7/1/97 (2) Occupied Housing Units	7/1/97 (3) Percent Owner	7/1/97 (3) Percent Renter	7/1/97 (4) Owner Households	7/1/97 (5) Renter Households
City						
Ceres	9,178	12,209	67.03	32.97	8,184	4,025
Hughson	1,071	1,756	65.88	34.12	1,157	599
Modesto	62,032	70,176	63.88	36.12	44,828	25,348
Newman	1,436	2,614	66.63	33.37	1,742	872
Oakdale	4,448	5,290	62.49	37.51	3,306	1,984
Patterson	2,732	3,512	58.25	41.75	2,046	1,466
Riverbank	2,602	3,777	70.19	29.81	2,651	1,126
Turlock	15,842	20,338	58.46	41.54	11,890	8,448
Waterford	1,431	1,703	73.90	26.10	1,259	445
Unincorp.	<u>35,387</u>	<u>35,832</u>	68.73	31.27	<u>24,627</u>	<u>11,205</u>
TOTAL	136,159	157,207			101,690	55,518
	7/1/97 (6) Owner Units Needed	7/1/97 (7) Renter Units Needed	7/1/97 (8) Total Units Needed	7/1/97 (9) Proposed Vacancy Needs	1990-1997 (10) Increase In Housing Needed	
City						
Ceres	8,351	4,282	12,633	3.36	3,455	
Hughson	1,181	637	1,818	3.42	747	
Modesto	45,743	26,966	72,709	3.48	10,677	
Newman	1,778	928	2,706	3.35	1,270	
Oakdale	3,374	2,111	5,485	3.55	1,037	
Patterson	2,088	1,560	3,648	3.72	916	
Riverbank	2,705	1,198	3,903	3.24	1,301	
Turlock	12,133	8,987	21,120	3.71	5,278	
Waterford	1,285	473	1,758	3.06	327	
Unincorp.	<u>25,130</u>	<u>11,920</u>	<u>37,050</u>	3.29	<u>1,663</u>	
TOTAL	103,768	59,062	162,830	3.45	26,671	

(1) See Table C-1 for methodology.

(2) See Table A-1 for methodology.

(3) 1980 Census.

(4) 1997 Occupied Housing Units x Owner Factor (1980 Census).

(5) 1997 Occupied Housing Units x Renter Factor (1980 Census).

(6) 1997 Owner Households divided by .98 (100% - 2% owner vacant allowance).

(7) 1997 Renter Households divided by .94 (100% - 6% renter vacant allowance).

(8) 1997 Owner Units Needed + 1997 Renter Units Needed.

(9) 1 - (7/1/97 Occupied Housing Units divided by 7/1/97 Total Units Needed).

(10) 1/1/90 Total Housing Units - 7/1/97 Total Units Needed.

Projected Housing Needs

Table D-1 summarizes the 1990-1997 regional housing needs. As previously stated, these numbers already incorporate the existing needs. They do not include estimates of replacement for any units that may be lost from the 1990-1997 housing stock and units which are "vacant-not-for-sale-or-rent". Table D-2 adds estimates of replacement for any units that may be lost from the 1990-1997 housing stock, to provide 1990-1997 basic construction needs.

In terms of the requirements of law, local government attention during the required local review process should be directed particularly to these estimates. The estimates parallel the estimated growth in households incorporated in SAAG's population, housing and employment projections.[1]

TABLE C-1

DETERMINATION OF 1990 EXISTING HOUSING NEEDS

STANISLAUS COUNTY AND CITIES

City	1/1/90 (1) Occupied Housing Units	1/1/90 (1) Total Housing Units	1/1/90 (1) Percent Vacant	1/1/90 (2) Owner Households	1/1/90 (2) Renter Households
Ceres	8,892	9,178	3.12	5,960	2,932
Hughson	1,029	1,071	3.92	678	351
Modesto	57,882	62,032	6.69	36,975	20,907
Newman	1,410	1,436	1.81	940	470
Oakdale	4,305	4,448	3.21	2,690	1,615
Patterson	2,606	2,732	4.61	1,518	1,088
Riverbank	2,495	2,602	4.11	1,751	744
Turlock	15,116	15,842	4.58	8,837	6,279
Waterford	1,401	1,431	2.10	1,035	366
Unincorp.	<u>33,041</u>	<u>35,387</u>	6.63	<u>22,709</u>	<u>10,332</u>
TOTAL	128,177	136,159	5.86	83,093	45,084

City	1/1/90 (3) Owner Units Needed	1/1/90 (4) Renter Units Needed	1/1/90 (5) Total Units Needed	1/1/90 (6) Existing Needs	1/1/90 Existing Vacancy Needs
Ceres	6,082	3,119	9,389	211	5.29
Hughson	692	373	1,087	16	5.34
Modesto	37,730	22,242	61,196	- 836	5.42
Newman	959	500	1,489	53	5.31
Oakdale	2,745	1,718	4,554	106	5.47
Patterson	1,549	1,158	2,762	30	5.65
Riverbank	1,787	792	2,632	30	5.21
Turlock	9,017	6,680	16,017	175	5.63
Waterford	1,056	389	1,475	44	5.02
Unincorp.	<u>23,173</u>	<u>10,992</u>	<u>34,862</u>	<u>- 525</u>	5.22
TOTAL	84,790	47,963	135,463	- 696	5.38

- (1) Stanislaus County Population and Housing Estimates, January 1, 1990, Report E-5, CA. Department of Finance, May 1, 1990.
- (2) 1990 Occupied Housing Units x Owner/Renter Factor (1980 Census).
- (3) 1990 Owner Households divided by .98 (100% - 2% owner vacant allowance*).
- (4) 1990 Renter Households divided by .94 (100% - 6% renter vacant allowance*).
- (5) (1990 Owner Units Needed + 1990 Renter Units Needed) divided by .98 (100% - 2% "vacant not for sale or rent allowance*")
- (6) 1990 Total Units Needed - 1990 Total Housing Units.
- * "Allowance rates" were supplied by the California Department of Housing and Community Development (HCD)

4. LOCAL HOUSING NEEDS DETERMINATIONS

This chapter contains the determinations required of SAAG by provisions of State law as defined by HCD. As noted previously, SAAG is required to determine the existing and projected regional housing needs and each city and county share of such needs. The tables in this section contain such determinations, along with tables relating to the factors required to be considered in making such determinations. Section 3 describes the local review process. The introductory paragraphs preceding the tables indicate how such numerical information should be interpreted by local governments during the review process.

The data and methods used in producing the estimates in this section are described in Appendix II.

Existing Housing Needs

For purposes of this report, "existing housing needs" are defined as the housing needs for the incorporated cities and the unincorporated portion of Stanislaus County in 1990. The estimates produced in Table C-1 serve basically as an "audit" of where the County was as of January 1, 1990, with respect to housing. This table was prepared from a combination of sources including SAAG's, Stanislaus County Projections, Population, Housing and Employment, November, 1989, and the Department of Finance's, Stanislaus County Population and Housing Estimates, January 1, 1990 Report E-5.

Table C-1 establishes the base "occupied housing units" and "total housing units" for January 1, 1990. The methodology for calculating the existing needs is also established through the utilization of occupancy rates of "owner households" and "renter households". The existing need for 1990 (1/1/90 Total Units Needed) is established by utilizing a "vacant-not-for-sale-or-rent" factor. The "vacant-not-for-sale-or-rent" factor is not used in the determination of the 1990-1997 housing needs because SAAG's projections were used to establish the 1990-1997 housing estimates and already contain a total vacancy factor.

Existing needs numbers as shown in Table C-1 are not to be added to or subtracted from the numbers shown in any subsequent table. A negative need indicates a temporary situation in which the total number of units exceeds the defined need.

data, accepted planning methodology, and be fully documented. Therefore, the Housing Needs Report was drafted to describe, in advance, the criteria under which SAAG may accept revisions to the local shares of the regional housing needs by jurisdictions.

HCD has determined that "accepted planning methodology" and other justifications for local revisions may include any of the following:

- the revision uses alternate data that is generally available and reasonably verifiable.
- the revision addresses the six planning factors listed in Section 65584(a), as SAAG was required to address them in its original determination of local shares. (See Appendix I, page 19)
- the revision corrects factual errors, or provides more recent or more authoritative data (such as local removal data in lieu of the SAAG estimate).

HCD feels that locally adopted governmental constraints to housing development, or policies to restrict housing growth for reasons which are inconsistent with statutory intent, are not valid reasons to accept a locality's reduction in its share of regional housing needs. HCD's position is that this interpretation is explicit in Government Code Section 65584(d) in the case of numerical growth controls:

"(1) Except as provided in paragraph (2), any ordinance, policy, or standard of a city, county, or city and county which directly limits by number, the building permits which may be issued for residential construction, or which limits for a set period of time the number of buildable lots which may be developed for residential purposes, shall not be a justification for a determination or a reduction in a local government's share of the regional housing need."

"(2) Paragraph (1) does not apply to any city, county, or city and county which imposes a moratorium on residential construction for a set period of time in order to preserve and protect the public health and safety. If a moratorium is in effect, the city, county, or city and county shall, prior to a revision pursuant to subdivision (c), adopt findings which specifically describe the impacted public facilities and the reasons why construction of the number of units specified as its share of the regional housing need would prevent the mitigation of that impact."

A local revision which has not been approved by SAAG may not be used in a locality's housing element.

When a housing element contains a revised local share of the regional housing needs, either approved or disapproved by SAAG, Section 65584(c) requires that:

"The housing element shall contain an analysis of the factors and circumstances, with all supporting data, justifying the revision. All materials and data used to justify any revision shall be made available upon request by an interested party within seven days upon payment of reasonable costs of reproduction unless the costs are waived due to economic hardship."

3. LOCAL GOVERNMENT REVIEW PROCESS

Schedule for Review

Section 65584 of the Government Code and the California Department of Housing and Community Development (HCD) define the steps required in the preparation of the Regional Housing Needs Plan. On the local level, the process is as follows:

- Step 1. HCD determines SAAG's share of statewide housing need, **June 19, 1990**.
- Step 2. SAAG Board accepts SAAG's population projections, DOF 1990 baseline data, and available 1990 data as the sources for use in the report, **September 12, 1990**. Sources sent to HCD, **September 13, 1990**.
- Step 3. Draft is distributed for local review and comment and HCD advice, **October 31, 1990**. A minimum of 30 days are required for this process.
- Step 4. Public hearing and Board adoption of the Housing Needs Plan, **February 13, 1991** (tentative date).
- Step 5. From **February 13, 1991 to March 13, 1991** (tentative dates), HCD may provide comments or requests for revisions to the SAAG Board.
- Step 6. From **February 13, 1991 to May 13, 1991**, local jurisdictions may propose local revisions and petition SAAG for acceptance of those revisions.

Subsection (c) of Section 65584 of the Government Code provides that, within 90 days of the determinations made by this report, cities and counties may propose to revise the local shares of the regional housing needs using accepted planning methods and available data.

- Step 7. Within **60 days** or by **July 13, 1991**, the SAAG Board must act upon the revision requests.

Subsection (c) of Section 65584, further provides that, within 60 days after the time period for any local government action to propose a revision to the locality's share of regional housing needs, SAAG may accept the proposed revision or indicate why the revision is inconsistent with the regional housing needs.

Criteria for Review Process

To guide local government review of the needs determinations, this section describes criteria by which SAAG may review and accept local government proposed revisions or, in accordance with law, indicate why such revisions are inconsistent with the regional housing needs.

Section 65584(a) does not provide criteria for accepting local government revisions. It only specifies that the revisions are to be based on available

TABLE A-2
COMPARISON OF HOUSING NEED DETERMINATION WITH
STATE ESTIMATE OF REGIONAL HOUSING NEED
JANUARY 1, 1990 TO JULY 1, 1997

	1990 Total Housing <u>Units</u>	1990 Occupied Housing <u>Units</u>	1997 Occupied Housing <u>Units</u>	1990-1997 Basic Construction <u>Need</u>
HCD/DOF Estimates(1)	136,159	128,177	147,900	21,350
SAAG Estimates(2)	136,159(1)	128,177(1)	157,207(3)	28,915(4)

(1) Determinations of Existing and Projected Housing Needs, California Department of Housing and Community Development, June 19, 1990.

(2) SAAG "Stanislaus County Projections", November, 1989.

(3) See Table A-1 for methodology.

(4) See Table D-2 for methodology.

TABLE A-1

ESTIMATED YEARLY HOUSEHOLD INCREASE

STANISLAUS COUNTY AND CITIES

City	1/1/90 (1)	Annual Growth Rate (2)	1/1/91 (2)	1/1/92 (2)	1/1/93 (2)	1/1/94 (2)	1/1/95 (2)
Ceres	8,892	4.31%	9,276	9,676	10,093	10,529	10,983
Hughson	1,029	7.37%	1,105	1,186	1,274	1,368	1,469
Modesto	57,882	2.60% (3)	59,387	60,931	62,515	64,141	65,808
Newman	1,410	8.57%	1,531	1,662	1,804	1,959	2,127
Oakdale	4,305	2.79%	4,425	4,548	4,675	4,805	4,939
Patterson	2,606	4.05%	2,712	2,822	2,936	3,055	3,179
Riverbank	2,495	5.68%	2,637	2,786	2,945	3,112	3,288
Turlock	15,116	4.03%	15,726	16,360	17,020	17,706	18,420
Waterford	1,401	2.64%	1,438	1,476	1,515	1,555	1,596
Unincorp.	33,041	1.09%	33,400	33,763	34,130	34,501	34,876
TOTAL	128,177		131,637	135,210	138,907	142,731	146,685

City	1/1/96 (2)	1/1/97 (2)	7/1/97 (2)
Ceres	11,457	11,951	12,209
Hughson	1,577	1,693	1,756
Modesto	67,519	69,275	70,176
Newman	2,309	2,507	2,614
Oakdale	5,075	5,218	5,290
Patterson	3,308	3,442	3,512
Riverbank	3,475	3,672	3,777
Turlock	19,163	19,935	20,338
Waterford	1,638	1,681	1,703
Unincorp.	35,255	35,638	35,832
TOTAL	150,776	155,012	157,207

(1) Stanislaus County Population and Housing Estimates, January 1, 1990, Report E-5, CA. Department of Finance (DOF), May 1, 1990.

(2) Annual Growth Rate is established by applying a yearly percent increase which accounts for the overall difference of the 1990 base year and July 1, 2000.

(3) Modesto's projected annual growth rate through 7/1/97, Correspondence, City of Modesto Planning and Community Development Department, November 30, 1990.

Comparison with the Department of Housing and Community Development Projections

Table A-1 identifies the projected number of households for 1997, as derived from the combined use of DOF's 1990 estimates, SAAG's projections for the year 2000, and from local staffs. From this information, and through use of the State methodology, a 1990-97 Basic Construction Need of 28,915 was determined. This is approximately 33 percent higher than the HCD/DOF projections, since SAAG's projections for 2000 are higher than the DOF projections. The comparison is presented in Table A-2.

Section 65584 (c) of the California Government Code provides that, once the determination of regional housing needs is made by a council of governments, the Department of Housing and Community Development may revise the determination of regional housing needs to ensure consistency with its projections.

2. OVERVIEW

Legal Requirement

Article 10.6 of the California Government Code, effective January 1, 1981 (AB 2853, Chapter 1143, Statutes of 1980), codified into law housing element requirements. Section 65584 of that Article requires SAAG and other councils of governments (COGs) in California to determine existing and projected regional, city, and county shares of projected housing needs, through preparation of a Regional Housing Needs Plan (RHNP). Appendix II details how this report has addressed the legal requirements.

After adoption of the RHNP, Section 65584 of the Government Code, provides a 90-day period for cities and counties to consider the initial determinations of local shares of the regional housing needs. Cities and counties may propose revisions to these shares. SAAG is required by subsection (c) of Section 65584 to accept each proposed revision or "...indicate, based on available data and accepted planning methodology, why the revision is inconsistent with the regional housing need." SAAG's acceptance or rejection of a local government's revision is to take place within 60 days after the time period for the proposed revisions. The local review process is more fully described in Section 3.

It is anticipated that local agencies may choose to utilize data from the 1990 Census, as it becomes available, for the preparation of their housing elements.

Sources and Methodology

The basic sources used for the preparation of the Housing Needs Report were SAAG's Stanislaus County Projections, Population, Housing and Employment, November, 1989 and the Department of Finance's (DOF) 1990 population estimate as accepted by the SAAG Board. Additional information and assistance provided for the preparation of this report was received from the California Department of Housing and Community Development, Stanislaus County Housing Authority and the California Employment Department, and local planning staffs. The analysis also considered information on local market trends and overall countywide housing needs and goals.

This report is the third in a series addressing the requirements of the Housing Needs Report. The first such report was prepared by staff of the Association of Bay Area Governments (ABAG) under a contract with SAAG. ABAG staff designed a methodology to estimate existing and projected housing needs, since no methodology was prescribed by law and no guidance on this was provided by the Department of Housing and Community Development at the time of the initial preparation. An extension of this methodology was used by SAAG staff in preparing Volume II in September, 1983. The methodology used in preparing Volume II has, in most cases, been used in developing Volume III. Volume III also benefits from guidance in preparation methodology through the Department of Housing and Community Development's manual, "Developing A Regional Housing Needs Plan", July, 1988.

Estimated Housing and Basic Construction Needs

These projected needs were determined using the State methodology.

In order to meet the 1997 regional housing needs, it is projected that 26,671 housing units must be added to the current stock. Moreover, the State methodology requires that Basic Replacement Needs must also be calculated. To address this need, another 2,244 units must be constructed, resulting in a total requirement of 28,915 units.

The State also requires that housing shares by income type be determined. However, since the latest available data for determining these shares is the 1980 Census, these proportions have been applied to the 1990-1997 needs. Since, in 1980, approximately 62 percent of the population had incomes below moderate income, it may be estimated that the same proportion of the 1990-1997 Basic Construction Needs will be for those with moderate or below moderate incomes. These proportions need to be taken into consideration in addressing future construction needs.

Approximately, 600 families are on the Stanislaus County Housing Authority's waiting list for farmworker housing. This represents a need for 600 farmworker housing units which fall within the "very low income" category.

1. PURPOSE AND SUMMARY OF FINDINGS

Purpose

State law requires that the Stanislaus Area Association of Governments (SAAG) determine existing and projected regional housing needs. As a part of the process, SAAG is also required to determine city and county shares of the projected regional housing needs. The local shares of regional housing needs are to be considered in the preparation of housing elements of local general plans.

This report has been prepared according to a format and methodology required by the State Department of Housing and Community Development (HCD), and must be adopted no later than July 1, 1991.

Summary of Findings

General

The projected 1990-97 Basic Construction Needs identified in this report are approximately 33 percent higher than the needs projected by HCD and the Department of Finance (DOF).

There has been a general consensus that the DOF population projections for this area are too low, and do not adequately reflect true growth trends. As a result, SAAG prepared its own projections in November, 1989. These projections were accepted by the SAAG Board for use in SAAG's planning studies, including the Regional Expressway Study, Regional Transportation Plan, and transportation model. In September, 1990, the Board also accepted these projections for use in this Housing Needs Report.

SAAG's population projections are heavily driven by Bay Area growth trends. However, if the current housing/jobs imbalance in the Bay Area persists, the burden for housing the Bay Area work force will continue to fall heavily on the Central Valley communities. If, however, local governments in the Bay Area take steps to better balance jobs and housing, the burden on this area may be lessened.

Household Projections

It is estimated that by 1997 there will be a total of 157,207 households (occupied housing units) within the County. This represents a 23 percent increase from the 1990 estimate of 128,177 households.

These projections were based upon anticipated 1990-97 growth rates. It may be expected that in some instances, growth in the first portion of the 1990's may occur at a slower rate, due to changing dynamics. These dynamics include a projected economic slowdown, less available land for development, and older age cohorts.

List of Tables

Table A-1	Estimated Yearly Household Increase.....	5
Table A-2	Comparison of Housing Need Determination with State Estimate of Regional Housing Need.....	6
Table C-1	Determination of 1990 Existing Housing Needs.....	10
Table D-1	Determination of 1990-1997 Housing Needs.....	12
Table D-2	Basic Construction Needs 1990-1997.....	13
Table E-1	Needed Rental Stock Increase in 1990-97 to Maintain 1980 Rental Percentage.....	14
Table E-2	Distribution of Assumed 1990-97 Housing Needs by Type.....	15
Table F-1	Proportion of 1980 Households by Income Category....	16
Table F-2	Assumed Housing Construction Needs 1990-97 by Income Category.....	17
Table G-1	Assumed Farmworker Housing Needs 1990-1997.....	19

HOUSING NEEDS REPORT

STANISLAUS COUNTY AND ITS CITIES

VOLUME III

1990 - 1997

TABLE OF CONTENTS

Chapter	Page
1. Purpose and Summary of Findings.....	1
Purpose.....	1
Summary of Findings.....	1
- General.....	1
- Household Projections.....	1
- Estimated Housing and Basic Construction Needs.....	2
2. Overview.....	3
Legal Requirement.....	3
Sources and Methodology.....	3
Comparison with the Department of Housing and Community Development Projections.....	4
3. Local Government Review Process.....	7
Schedule for Review.....	7
Criteria for Review Process.....	7
4. Local Housing Needs Determinations.....	9
Existing Housing Needs.....	9
Projected Housing Needs.....	11
Replacement of Existing Housing.....	13
Consideration of Type and Tenure of Housing.....	14
Consideration of Income Levels.....	16
Farmworker Housing.....	18
 Appendices	
I. Background Paper on Legal Requirements of Regional Housing Needs Determinations.....	20
II. Background Paper on Methodology.....	24
III. HCD's Determinations of Existing and Proposed Housing Needs.....	31
IV. References.....	39
V. Section 65584, California Government Code.....	40

POLICY BOARD

City of Ceres -----	Jeff McKay
City of Hughson -----	Jack Oakes
City of Modesto -----	Richard Lang
	Frank Muratore
	Balvino Irizarry
City of Newman -----	Janet Carlsen
City of Oakdale -----	Ken Pierson
City of Patterson -----	Wade Bingham, Jr.
City of Riverbank -----	Charles Neal
City of Turlock -----	Ron Hillberg
City of Waterford -----	Joe Rockwell
Stanislaus County -----	Nick Blom
	William Mattos
	Ray Simon
	Rolland Starn
	Pat Paul
Caltrans -----	James Borden

TECHNICAL COMMITTEE

City of Ceres -----	James Marshall
City of Hughson -----	Troy Presley
City of Modesto -----	Paul Baxter
City of Newman -----	Steve Hollister
City of Oakdale -----	Bruce Bannerman
City of Patterson -----	John Nachbar
City of Riverbank -----	Brian Cox
City of Turlock -----	Steven Kyte
City of Waterford -----	Les Crist
Stanislaus County -----	Bart Bartholomew
Caltrans -----	Dennis Azevedo

CITIZENS ADVISORY COMMITTEE

Ceres -----	Barbarie Boyette
Knights Ferry -----	Blaine Brassfield
Modesto -----	Robert Ford
Modesto -----	James Autrey
Modesto -----	Joan Recca
Modesto -----	Ron West
Modesto -----	Connie Harris
Modesto -----	Richard Ericson
Modesto -----	Dorothy Bender
Oakdale -----	Joseph Fos, Jr.
Oakdale -----	Delia Martinez-Fainter
Patterson -----	Donald Keller
Turlock -----	John Hendrickson
Turlock -----	Robert Wetherbee
Turlock -----	L. E. Wheeler

STANISLAUS AREA ASSOCIATION OF GOVERNMENTS

RESOLUTION 91- 3

A RESOLUTION ADOPTING THE HOUSING NEEDS REPORT
STANISLAUS COUNTY AND ITS CITIES
VOLUME III, 1990 - 1997

WHEREAS, the Stanislaus Area Association of Governments is an Areawide Planning Organization, and

WHEREAS, Section 65584 of the California Government Code requires the Stanislaus Area Association of Governments to determine local and regional housing needs, and

WHEREAS, a Housing Needs Report, which includes a determination of local and regional housing needs, has been submitted to the Association, and

WHEREAS, the Housing Needs Report has been reviewed in a timely manner, and

WHEREAS, a public hearing has been duly advertised and held;

NOW, THEREFORE, BE IT RESOLVED, that the Stanislaus Area Association of Governments hereby adopts the Housing Needs Report, Stanislaus County and its Cities, Volume III, 1990-1997.

BE IT FURTHER RESOLVED, that the adopted Housing Needs Report is intended to satisfy all State requirements for determining local and regional housing needs, and that the Executive Director is authorized to prepare, file, and issue reports based on the adopted Housing Needs Report.

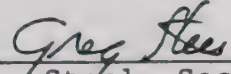
BE IT FURTHER RESOLVED, that it is recognized that local agencies may choose to utilize data from the 1990 Census, as it becomes available, for the preparation of their housing elements.

The foregoing Resolution was introduced at a regular meeting of the Stanislaus Area Association of Governments on the 13th day of February, 1991. A motion was made and seconded to adopt the foregoing Resolution. Motion carried and the Resolution adopted.

DATED: February 13, 1991


Ronald W. Hillberg, Chairman

ATTEST:


Greg Steel, Secretary

HOUSING NEEDS REPORT

STANISLAUS COUNTY AND ITS CITIES

VOLUME III

1990 - 1997

STANISLAUS AREA ASSOCIATION OF GOVERNMENTS
1315 I Street
Modesto, CA 95354
(209) 525-7830

Adopted February 13, 1991
Resolution 91-3

APPENDIX E

STANISLAUS COUNTY, CALIFORNIA

Housing Needs Report

APPENDIX B - Assessor's Maps used in windshield survey (Copy of maps available
in Planning Department.)

Areas:

- Ceres
- Cowan Tract
- Crows Landing
- Del Rio
- Denair
- Empire
- Grayson
- Hickman
- Keyes
- Knights Ferry
- La Grange
- Modesto
- Monterey Park Tract
- Oakdale
- Riverbank
- Salida
- Turlock
- Valley Home
- Westley

CONDADO DE STANISLAUS
EXAMEN DE CONDICIONES DE VIVIENDAS

ESTIMA LA CONDICIÓN DE SU CASA POR MARCANDO UN X DEBAJO DE LA MEJOR DESCRIPCIÓN.

	BUENO	NECESITA REPARO	NO PUEDE REPARO
1. El baño			
2. La cocina			
3. El horno			
4. El calentador de agua			
5. La fontanería			
6. Las paredes interiores			
7. Los techos			
8. Los pisos			
9. La pintura interior			
10. Alambres eléctricos			
11. Aislamiento			
12. Ventanas			
13. Sobre condición			

FAVOR DE CONTESTAR LAS SIGUIENTES PREGUNTAS:

1. ¿Cuántas personas están viviendo en su casa? _____
2. ¿Cuántas alcoholbas tiene en su casa? _____
3. ¿Cuántos años tiene su casa aproximadamente? _____
4. ¿Arrenda su casa? _____ o ¿Pose su casa? _____
5. ¿Cuánto cuesta su renta o su pago? _____
6. ¿Estará interesado en participar en una programa de rehabilitación de viviendas?
Si _____ No _____

CIRCUNDA LA RESPUESTA CORRECTA:

1. Grupo étnico Blanco Negro Indio Americano Asiatico Hispano Otro
2. Ingreso anual \$0-\$15000 \$15000-\$25000 \$25000-\$31000
 \$31000-37000 \$37,000 arriba

¡SUS RESPUESTAS SE QUEDARÁN CONFIDENCIAL!

STANISLAUS COUNTY
HOUSING CONDITIONS SURVEY

RATE THE CONDITION OF YOUR RESIDENCE BY PLACING AN X UNDER THE BEST DESCRIPTION:

	GOOD	NEEDS REPAIR	BEYOND REPAIR
1. Bathroom			
2. Kitchen			
3. Furnace			
4. Water Heater			
5. Plumbing			
6. Inside Walls			
7. Ceilings			
8. Floors			
9. Interior Painting			
10. Electrical Wiring			
11. Insulation			
12. Windows			
13. Overall Condition			

PLEASE ANSWER THE FOLLOWING QUESTIONS:

1. How many people are living at your residence?	_____
2. How many bedrooms does your residence have?	_____
3. Approximately how old is your residence?	_____
4. Do you rent your residence? _____ or Do you own your residence?	_____
5. How much is your monthly payment or rent?	_____
6. Would you be interested in a housing rehabilitation program?	_____

CIRCLE THE CORRECT RESPONSE:

1. Ethnic Group	White	Black	American Indian	Asian	Hispanic	Other
2. Yearly Income	\$0-\$15000	\$15000-\$25000	\$25000-\$31000	\$31000-\$37000	\$37000-UP	

YOUR ANSWERS ARE STRICTLY CONFIDENTIAL!

el 4 de octubre, 1991.

Estimado ocupante:

El departamento de planeación del Condado de Stanislaus está conducido un examen de condiciones de viviendas.

Si podemos acumular información verdadero, podemos determinar la necesidad por rehabilitación de viviendas y podemos pedir fondos por la rehabilitación.

Hemos escogido usted al azar para participar en el Examen de Condiciones de Viviendas del Condado de Stanislaus. Incluido en esta carta encuentra el examen. Por favor, gana tiempo y contesta las preguntas usando la versión de inglés o de español.

Después, envia el examen por correo. Usted no necesita franquear el examen. Además, toda la información que usted da a nosotros se quedará confidencial.

Valoramos mucho su asistencia. Si tiene algunas preguntas, por favor llame Julie Larson, 525-6330.

Gracias,

A handwritten signature in cursive script that reads "Julie Larson". The signature is fluid and elegant, with the first name "Julie" and last name "Larson" clearly distinguishable.

Julie Larson

APPENDIX A--QUESTIONNAIRE

October 4, 1991

Dear Occupant:

The Stanislaus County Planning Department is currently conducting a housing conditions survey.

By gathering accurate data, we are better able to determine the need for housing rehabilitation and apply for housing rehabilitation funding.

You have been chosen at random to participate in the Stanislaus County Housing Conditions Survey. Enclosed you will find the survey. Please take some time and answer the survey questions, either in the English or the Spanish version.

Then drop the folded form into the mail, your postage is paid. Further, all information you provide will be strictly confidential.

Your assistance is greatly appreciated. If you have any questions, feel free to contact Julie Larson at 525-6330.

Thank you,

A handwritten signature in cursive script that reads "Julie Larson". The signature is fluid and elegant, with the first letters of the first and last names being capitalized and prominent.

Julie Larson

CONCLUSIONS

1. Of the 32,652 units in the County, 14,564 were field surveyed. This represents 44.6% of the housing units in the unincorporated area of the County, thus giving the figures derived statistical validity.
2. The windshield survey found that 2,294 units are sound; 3,992 need minor repair; 5,384 need moderate repair; 2,354 need substantial repair; and 540 are dilapidated. This illustrates that 53.13% of the units surveyed qualify for rehabilitation (moderate to substantial).
3. Of the 2,732 mobilehome units surveyed, 44.9% (moderate to substantial) qualify for rehabilitation.
4. The mail questionnaire produced a 37.9% response rate. The sample population that replied was statistically consistent with the 1990 census figures, with an average variation of 0.85%.
5. The random questionnaire illustrates that 43.33% of the respondents rated the interior of their housing unit as eligible for rehabilitation.
6. It was found that over-payment increased with decreased income.

$0-\$15,000 = 37.33\%$
 $\$37,000\text{-up} = 5.33\%$
7. Those in the targeted income group (89%) responded positive to a housing rehabilitation program. As income level increases, the desire or perceived need for a rehabilitation program decreases.
8. Therefore, 89% of respondents are in an income group that meets housing rehabilitation program eligibility. From the windshield survey statistics, 53.13% qualify for rehabilitation. Lastly, 44% of respondents to the questionnaire are eligible for interior rehabilitation.

The intent of this survey was to measure the condition of the existing housing in Stanislaus County. As can be seen from the above statistics and as witnessed during the windshield survey, housing stock within Stanislaus County seriously needs attention. With this database, Stanislaus County will be able to confidently seek from appropriate sources the funds necessary to implement a housing rehabilitation program.

Table 13 describes the specific income statistics from the questionnaire.

Table 13
Specific Income Statistics

H/H Size	Total H/H Surveyed	Total Persons	Very low Income	Low Income	Median Income	Moderate Income	Above Moderate
1	42	42	31	5	4	0	2
2	90	166	34	27	4	6	0
3	47	141	31	9	4	0	0
4	46	184	24	10	6	0	0
5	23	115	16	5	0	0	0
6	16	96	9	4	3	0	0
7	7	49	6	1	0	0	0
8	3	24	2	1	0	0	0
TOTALS	274	817	153	62	21	6	2

*Note: 31 respondents did not state income and/or family information.

	*		
Very Low Income	153	*	Total Low Income
Low Income	62	*	245
Median Income	21	*	
Moderate Income	6	*	Divided by Total
Above Moderate	2	*	Surveyed
	*		
	*		89%
Total Households Surveyed	274	*	
Less Over Income H/H	29	*	
	-----	*	
Total Low Income H/H	245	*	
	*		

*89% of all Households are low income.

Table 11
OverCrowding

Calculations	36
Income Groups	
\$0-\$15,000	30.56%
\$15,000-\$25,000	11.11%
\$25,000-\$31,000	30.56%
\$31,000-\$37,000	2.78%
\$37,000-up	13.89%
No Income Given	11.11%
	100.00%

Table 11 converts data from Table 7 to percentages regarding overcrowded conditions.

Table 12
OverPayment

Calculations	75
Income Groups	
\$0-\$15,000	37.33%
\$15,000-\$25,000	37.33%
\$25,000-\$31,000	17.33%
\$31,000-\$37,000	2.67%
\$37,000-up	5.33%
No Income Given	0.00%
	100.00%

Table 12 converts data from Table 7 to percentages regarding overpayment situations.

Table 8
Conditions

No. of Responses	300
Good	56.00%
Repair	43.33%
Beyond	0.67%
=====	
	100.00%

Table 8 converts data from Table 7 to percentages regarding interior conditions.

Table 9
Age

No. of Responses	276
0-25	22.10%
25-45	49.28%
45-up	28.62%
=====	
	100.00%

Table 9 converts data from Table 7 to percentages regarding age of the housing units.

Table 10
Housing Rehabilitation

No. of Responses	139
Income Groups	
\$0-\$15,000	40.29%
\$15,000-\$25,000	28.78%
\$25,000-\$31,000	17.27%
\$31,000-\$37,000	5.76%
\$37,000-up	4.32%
No Income Given	3.60%
=====	
	100.00%

Table 10 converts data from Table 7 to percentages regarding interest in a housing rehabilitation program.

Table 7 indicates the results from the random mailing of the questionnaire.

Table 7
Total for Income Groups

Income Level	*Ethnic Group							Conditions			Age			**Over-Crowding	**Over-Payment	Housing Rehab.
	W	B	(A)I	A	H	O	NG	Good	Repair	Beyond	0-25	25-45	45-up			
0-15	69	2	2	1	28	2	3	55	55	0	10	53	31	11	28	56
15-25	46	1	0	4	16	0	4	41	30	0	19	29	21	4	28	40
25-31	22	0	0	1	15	0	4	24	20	0	12	20	9	11	13	24
31-37	13	0	1	0	4	0	3	9	10	0	1	13	6	1	2	8
37-up	19	0	0	1	4	1	1	18	7	1	12	8	4	5	4	6
No Inc G.	16	1	0	0	7	0	3	21	8	1	7	13	8	4	0	5
Total	185	4	3	7	74	3	18	168	130	2	61	136	79	36	75	139

*White = W, Black = B, American Indian = (A)I, Asian = A, Hispanic = H, Other = O, No Group = NG.

**Note: Overpayment is 25% or more of gross income spent on housing.
Overcrowding is more than 2 people per bedroom.

Table 6 compares the survey sample population to the 1990 Census Data general population figures for the unincorporated area of the County. The survey produced results that were within an average difference of 0.85% of the 1990 Census figures.

Table 6
Census Data versus Survey Data

1990 Census Data for unincorporated area of County		% of total unincorporated population	Survey Data	% of survey population	Difference between Populations
White	66664	69.47%	190	67.38%	2.09%
Hispanic	25258	26.32%	76	26.95%	0.63%
Asian	2140	2.23%	5	1.77%	0.46%
Black	782	0.81%	4	1.42%	0.60%
(A)Indian	1013	1.06%	5	1.77%	0.72%
Other	108	0.11%	2	0.71%	0.60%
Total Pop.	95965	100.00%	282	100.00%	average difference 0.85%

Source: 1990 Census of Population and Housing Summary Tape Files

Table 5 illustrates the participants of the survey by income level.

Table 5
Participants by
Ethnic Group

\$0-\$15,000	109
\$15,000-\$25	73
\$25,000-\$31	44
\$31,000-\$37	21
\$37,000-Up	29
Subtotal	305
No inc. giv	29
Returned to Sender	24
No Useable Data	12
Subtotal	65
Grand Total	341

From the areas that were included in the windshield survey a random mailing of a questionnaire to inquire of interior conditions was made. See Appendix A for questionnaire. A total of 900 questionnaires were mailed and 341 were returned. Therefore, 37.9% of the sample population participated. Table 4 illustrates the participants of survey by ethnic group.

Table 4
Participants by
Ethnic Group

White	190
Hispanic	76
Asian	5
Black	4
(A)Indian	5
Other	2
Subtotal	282
No ethnic Group Given	23
Returned to Sender	24
No Useable Data	12
Subtotal	59
Grand Total	341

Table 3 indicates the percentage of housing units eligible for rehabilitation within each area. (Ratings 3 and 4 establish rehabilitation eligibility.)

Table 3
% Eligible for Rehabilitation

Area	Total Units	*Units Eligible	% Eligible
Ceres	521	232	44.53%
Cowan Tract	93	60	64.52%
Crows Landing	103	66	64.08%
Del Rio	341	7	2.05%
Denair	732	134	18.31%
Empire	844	487	57.70%
Grayson	241	78	32.37%
Hickman	122	64	52.46%
Keyes	614	214	34.85%
Knights Ferry	54	14	25.93%
La Grange	11	10	90.91%
Modesto	5296	4155	78.46%
Monterey Park Tract	54	38	70.37%
Oakdale	517	90	17.41%
Riverbank	551	254	46.10%
Salida	1338	310	23.17%
Turlock	345	259	75.07%
Valley Home	28	21	75.00%
Westley	27	18	66.67%
Mobilehome Park Units	2732	1227	44.91%
Grand Total	14564	7738	53.13%

*Units eligible include all units designated 3 and 4 in Table 1.

According to the Department of Finance Demographic Research Report of December 21, 1990, Stanislaus County has 81 mobile home parks within the unincorporated area of the County. Only 79 of these parks remain in existence. Table 2 illustrates the number of actual mobilehome spaces in use and records the conditions rating of the units occupying these spaces.

Table 2
Mobilehome Park Survey

Area	# of Parks	1	2	3	4	5
Ceres	9	103	152	105	42	1
Crows Landing	1	0	0	0	3	0
Denair	2	0	103	17	0	0
Empire	4	0	10	118	0	0
Hughson	2	0	0	18	0	4
Keyes	1	0	0	3	0	0
Knights Ferry	2	0	0	0	0	0
La Grange	5	0	0	12	4	0
Modesto	32	97	748	213	317	147
Newman	2	0	0	11	27	0
Oakdale	8	0	101	137	4	0
Turlock	7	0	24	115	14	0
Waterford	4	0	0	52	15	15
Grand Total	79	200	1138	801	426	167

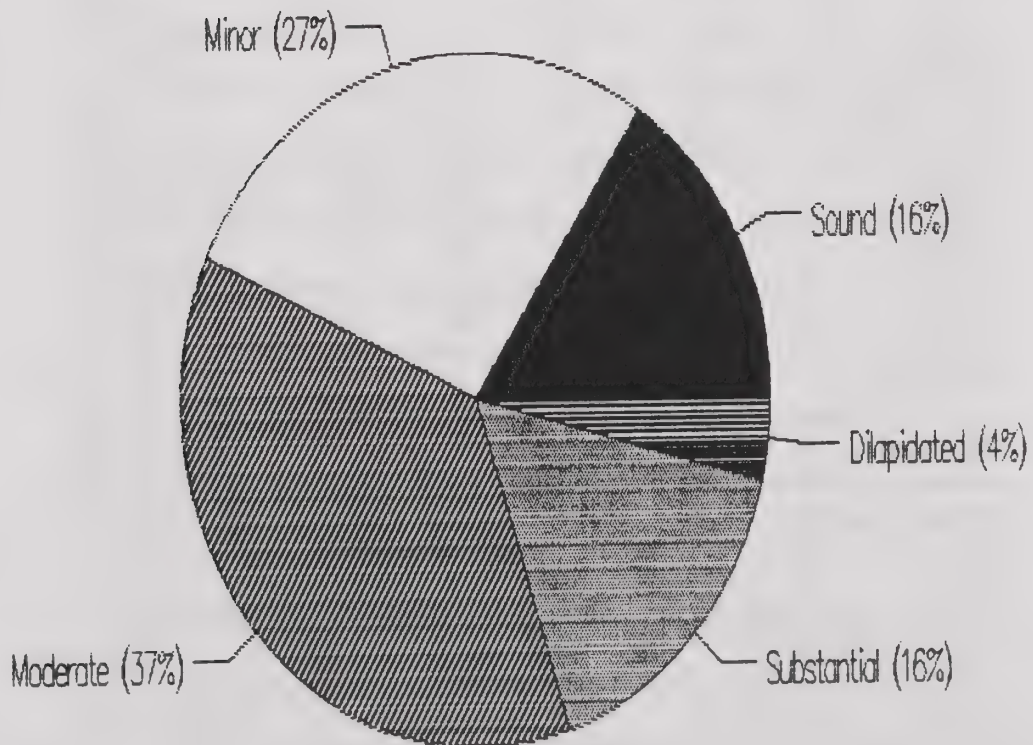
Note: RV and Mobilehomes are considered the same if connections are in use.

A total of 2732 mobilehomes were surveyed within the 79 mobilehome parks; 200 (7.3%) were rated in sound condition. A total of 1138 units (41.6%) surveyed were in need of minor repair; 801 units (29.3%) were in need of moderate repair; 426 units (15.6%) were in need of substantial repair; and 167 units (6.1%) were dilapidated and beyond repair.

The following data can be derived from Table 1 and is illustrated on the graph below:

Surveyed units	11,832	Sound:	2,294 - (16 %)
Mobilehome Park		Minor:	3,992 - (27 %)
Units (see Table 2)	2,732	Moderate:	5,384 - (37 %)
		Substantial:	2,354 - (16 %)
		Dilapidated:	540 - (4 %)
Total:	14,564	Total:	14,564 - 100%

Condition of Units



required to undertake extensive data collection for the purposes of the analysis.

The Department of Housing and Community Development was required by Section 65584(a) to provide data for the determinations of regional housing need. The data provided by the Department to SAAG and the other COGs was county level population and household projections through 1997 based on the 1980 Census and the interim Department of Finance projection series.

SAAG's latest projections represent factors not considered in the State's forecasting process -- employment growth, local development policy and distribution of growth below the county level.[1]

Other data provided by the Department included income proportions to be applied to the region's population. These proportions are based on the 1980 Census and updated to reflect income categories used by the Department of Housing and Urban Development to distribute Federal housing assistance.

Basic Data and Data Sources

The following sections of the appendix present the results of SAAG's analysis using the data previously described. The basic data and sources used are listed below:

- Households in 1990 and 1997 - SAAG Projections, November, 1989
- City of Modesto Growth Rate - Modesto Planning Staff
- Vacancy Rate in 1990 - Department of Finance
- County Employment in 1990 through 2010 - SAAG Projections
- Median Income Ratio (Adjusted) - HCD
- Median Household Incomes - U.S. Census for 1980
- Farmworker Housing Needs - Stanislaus County Housing Authority

Formulas Used to Calculate Housing Needs

The formulas used in developing the housing need shares are provided as respective footnotes to each table in the main body of the report. The intent is to provide a direct relationship between the calculations and the data presented. Thus, making it easier for individual review of the data by local governments.

Employment

Employment Development Department (EDD) estimates of resident employment by city and county were reviewed in order to assess workers per household by city and unincorporated areas. Based on a review of the local general plan land use elements for Stanislaus County and its jurisdictions, it was concluded that

land is not a constraint in the County to development of either jobs or housing.

Income Levels and Distribution of 1997 Needs

This subsection describes how the projected housing need for each jurisdiction was distributed by household income levels. As defined by Section 65584(a) of the California Government Code, a locality's share of the regional housing needs includes "that share of the housing need of persons at all income levels within the area significantly affected by a jurisdiction's general plan."

Therefore, SAAG is required to estimate household income levels and take this into account in defining each locality's share of the regional housing need. This was done using levels commonly applied by Federal, State and other agencies. These are very low (50% of median income, adjusted for household size); low (51-80% of median income, adjusted for household size); moderate (81-120% of median income, adjusted for household size); and above moderate (the remainder of the population).

As shown in 1979 dollars, the upper limits of the ranges for very low, low and moderate income categories for the county are listed below.

	Median	Moderate	Low	Very Low
		(81-120% of median)	(51-80% of median)	50% of median)
Stanislaus Co.	\$16,078	\$19,294	\$12,862	\$8,039
	Above Moderate	Moderate	Low	Very Low
Stanislaus Co.	38%	21%	17%	24%

Based on these percentages, the 1990-1997 Basic Construction Needs (needed increase in available housing) for each jurisdiction was divided among the income categories. The resulting numbers from the procedure described above identifies the number of units that should be available for occupancy by people in the four income levels.

The income levels that are indicated to exist within each jurisdiction should be used to establish "affordability".

A community can make additional housing opportunities available by a number of means. Included among these are by "filtering," by allowing large single-family homes to be converted into multifamily use; by rehabilitating substandard units or units presently scheduled for demolition; or by constructing low and moderate income housing units.

Section 65584 also stresses that the distribution of regional housing needs should "seek to reduce" impaction of communities with relatively high proportions of lower income residents. The method described does this by equally distributing income groups to all communities through straight percentages. Over an extended period of time, this method would provide for an

equalization of income groups between communities. This is how the meaning of "seek to reduce" impactation was interpreted.

Tenure of Housing

SAAG is required to consider tenure of housing, that is, rental and ownership housing, in its determination of regional housing needs and each locality's share of these needs. Tenure of housing is a difficult subject to consider, particularly when dealing with future housing stock. Available data from the 1980 U.S. Census on "Tenure & Occupancy by Units in Structure" was compiled to determine percentage of owner versus renter by city and unincorporated area. These percentages were then applied to the assumed increase in housing needed. This method would maintain the existing split between owners and renters through 1990.

Housing Type

As noted, type of housing is one factor to be used by councils of governments in determining regional housing needs and each city and county share of such needs. SAAG, in its previous work, has identified certain assumptions about the distribution of new housing units by type for its planning studies. The assumptions may be summarized in terms of percentages of new housing that should be constructed by structure type (i.e., single and multiple). This means, for example, that 40% of new housing in Ceres should be multiple-unit structures. The percentage assumptions are applied to the projected housing need. The results are reflected in Table E-2.

Farmworker Housing

As noted previously, one factor to be considered in the distribution of regional housing need is the housing needs of farmworkers. This subsection describes how farmworker housing needs are considered in the distribution of projected housing needs.

The EDD annually estimates the total agricultural employment in 42 of the State's counties. EDD estimates there were approximately 8,630 workers employed in agriculture in 1979 in Stanislaus County. This number includes farmers and members of their families who are unpaid; regular and seasonal hired domestic workers; and agricultural workers brought to California under contract from outside the United States.

In Stanislaus County, there has been an 11.4% decline in agricultural employment since 1975. However, the decline has been 14.2% since 1970, and by more than 35% from its 1950 level of 13,430.

The number and percentage of farmers and unpaid family workers have both declined during the past 10 years. Overall, there has been a decline of 18.3% in this category.

Decreases in the number of regular and seasonal hired domestic workers countywide was 11.2% during the 1970-1979 period. During the 1970-74 period, the number of regular and seasonal hired domestic workers actually increased by 2.2%. However, during the 1975-1979 period, these workers decreased by 15.2%.

Background on Farmworker Housing Needs

For purposes of this report, farmworkers are defined as regular and seasonal hired domestic workers. Complete data on the specific housing needs of farmworkers is not available from the 1980 Census, and the surveys done by EDD do not cover all farmworkers or their housing conditions. According to EDD estimates, in 1976, farmworker families were estimated to have an average annual income of less than \$6,000 statewide. Furthermore, studies have found that large farmworker families live in substandard housing, overpay for the housing they do live in, and live in overcrowded and deteriorated shanties and labor camps.

As is the case for most very low-income households, the housing needs of farmworkers far exceed governments' abilities to provide assistance. The Farmers Home Administration (FmHA) is the most important provider of permanent housing for farmworkers, but FmHA assistance suffers from its own income qualifying standards and a shortage of staff and funds. Other providers of farmworker housing are the State Department of Housing and Community Development and the Office of Migrant Services of the State Employment Development Department (this office operates migrant centers throughout the State).

Because farmworkers are of very low-income and their employment status is tenuous, they are often unable to compete for housing on the open market.

Determining the Housing Needs of Farmworkers

Since Section 65584 requires councils of governments to consider the housing needs of farmworkers, and because there is a general lack of reliable data on farmworker housing needs, the following method was used in estimating the housing needs of farmworkers.

1. The Stanislaus County Housing authority supplied the following data:
 - The number of year-round and seasonal farmworker housing units under the Housing Authority's management, by jurisdiction.
 - The five year replacement schedule.
 - The number of families currently on the Housing Authority's waiting list for year-round housing (600 families).
 - The yearly housing "turn around" of 40 units per year.
2. The current farmworker housing need is assumed to be 600 units. This current need was projected through 1997 based upon the assumptions that the farmworker labor force has stabilized and is beginning to decline and farmworkers are beginning to be assimilated into standard market housing.
3. The replacement need for 1990-97 included 88 units scheduled for replacement plus a replacement factor applied to the year-round farmworker housing units. The replacement factor = (Year-Round Housing Units) x

(.002annual removal rate) x (7.5 years). The replacement need was added to the jurisdictions in which the existing housing units were contained.

4. The total construction need distributed the 600 units need among the jurisdictions at the same percentage share rate of the 1990 - 1997 Basic Construction Needs from Table D-2. The replacement need was then added for the total.
5. Since farmworkers have traditionally been of very low incomes, the assumption is made that all farmworker housing needs are a portion of the needs for housing units in the very low income category. As a consequence, farmworkers will be considered as part of the total very low income housing need of a community.

Replacement of Existing Housing

Projecting the need for housing unit construction to accommodate the growth in households expected is only one factor in determining the projected need for housing. The other major component of housing need is for replacement of units estimated to be lost in the stock for the forecast period (that is through 1997). Losses in the housing stock occur through planned demolitions, conversions to nonresidential uses and nonplanned losses from fires, floods, earthquakes and other natural phenomena.

The California Department of Housing and Community Development recommended that an annual removal rate of .002 be utilized to determine the replacement rate. The .002 was applied as described on Table D-2.

**APPENDIX III. HCD'S DETERMINATIONS OF EXISTING AND PROPOSED
HOUSING NEEDS**

DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT

Division of Housing Policy Development
P. O. Box 952053
Sacramento, CA 94252-2053
(916) 445-4728



RECEIVED
JUL 2 1990
S.A.A.C.

June 19, 1990

Doyle D. Dodd
Executive Director
Stanislaus Area Association of Governments
1315 I Street
Modesto, CA 95354

Dear Mr. Dodd:

Government Code Section 65584 requires the Department of Housing and Community Development to provide to you by July 1, 1990, HCD's determinations of existing and projected housing needs. Those determinations, which are for your use in preparing a new regional housing needs plan by July 1, 1991, are enclosed.

Attachment 1 contains county population and household estimates for January 1, 1990 and population and household projections for July 1, 1997. These estimates and projections were prepared by the Department based on the most recent Department of Finance (DOF) figures.

Attachment 2 contains county estimates of the number and percentage of households in each of four income groups for January 1, 1990 and July 1, 1997. The projected increase in the number of households by income group is also shown. The income groups "Very Low", "Other Lower", and "Moderate" are defined in Health and Safety Code Sections 50079.5, 50093, and 50105, and Chapter 6.5 of Title 25 of the California Code of Regulations. "Above Moderate" households are households which do not meet the definitions for the other categories.

Attachment 3 contains, by county, city, and unincorporated area, the most recent DOF population, housing unit, and household estimates. The figures show, as of January 1, 1990, the existing number of households and the current vacancy rates. Depending on your schedule, you may use the DOF January 1, 1990 estimates as the base year data for your regional housing needs plan, or you may use the DOF estimates for January 1, 1991, when those become available.

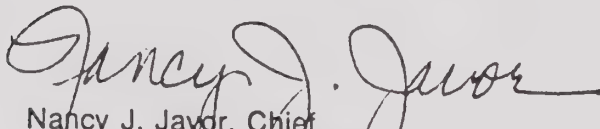
Attachment 4 contains Basic Construction Needs for the period January 1, 1990 to July 1, 1997. The attachment shows the components of the total construction need and the total construction need by income group.

If you have any information which indicates that any of these determinations should be modified, please let us know, and we will be pleased to discuss it with you. Don Crow of my staff (916-323-3175) is available to answer any questions you may have.

In 1988, we sent to you a copy of a regional housing needs planning manual — "Development of a Regional Housing Needs Plan" — which we hope you may find helpful in preparing your new plan. Mr. Crow is available to answer any questions which you may have about the manual or preparation of your new plan.

We look forward to cooperating with you in your preparation of a new regional housing needs plan.

Sincerely,



Nancy J. Javor, Chief
Division of Housing Policy
Development

Attachments

NJJ:DRC

ATTACHMENT 1

REGION: STANISLAUS AREA ASSOCIATION OF GOVERNMENTS

POPULATION AND HOUSEHOLD ESTIMATES AND PROJECTIONS JANUARY 1, 1990 AND JULY 1, 1997

<u>County</u>	<u>January 1, 1990</u>		<u>July 1, 1997</u>	
	<u>Population</u>	<u>Households</u>	<u>Population</u>	<u>Households</u>
Stanislaus	369,027	128,177	426,600	147,900

Prepared by the Department of Housing and Community Development using Department of Finance (DOF) 1986 baseline population projections and DOF household projections published February 1989. The DOF projections were modified by differences between DOF's projections and estimates for January 1, 1990.

Issued 6/90

ATTACHMENT 2

REGION: STANISLAUS AREA ASSOCIATION OF GOVERNMENTS

HOUSEHOLD PROJECTIONS BY INCOME GROUP JANUARY 1, 1990 TO JULY 1, 1997

<u>Income Group</u>	<u>January 1, 1990</u>		<u>July 1, 1997</u>		<u>Jan. 1990 to July 1997</u>	
	<u>Number</u>	<u>(%)</u>	<u>Number</u>	<u>(%)</u>	<u>Number</u>	<u>(%)</u>
Very Low	30,763	(24)	35,496	(24)	4,733	(24)
Other Lower	21,790	(17)	25,143	(17)	3,353	(17)
Moderate	26,917	(21)	31,059	(21)	4,142	(21)
Above Moderate	48,707	(38)	56,202	(38)	7,495	(38)
Total	128,177	(100)	147,900	(100)	19,723	(100)

The income group estimates were prepared by HCD using definitions contained in State and federal law as implemented by HUD and HCD. The definitions involve relationships to median incomes and family size adjustment factors. These relationships and factors were applied to 1980 income data.

Issued 6/90

ATTACHMENT 3

**DEPARTMENT OF FINANCE ESTIMATES
FOR JANUARY 1, 1990**

ATTACHMENT 4

REGION: STANISLAUS AREA ASSOCIATION OF GOVERNMENTS

BASIC CONSTRUCTION NEEDS JANUARY 1, 1990 TO JULY 1, 1997

BY COMPONENTS*:

	<u>Housing Units</u>
Household Increase	19,723
1990 Vacancy Need	- 539
1997 Vacancy Need	1,145
Replacement Need 1990-1997	1,021
Total	21,350

BY INCOME GROUP:

	<u>Housing Units</u>
Very Low	5,124
Other Lower	3,630
Moderate	4,483
Above Moderate	8,113
Total	21,350

*Basic Construction Needs were calculated using the formulas shown in Appendix 3 of the HCD publication "Developing a Regional Housing Needs Plan." The following were used in the calculations: a homeownership percentage of 62, a vacant-not-for-sale-or-rent percentage of 2, and an annual removal rate of .002.

STANISLAUS COUNTY POPULATION AND HOUSING ESTIMATES
JANUARY 1, 1990

CA. DEPARTMENT OF FINANCE
DEMOGRAPHIC RESEARCH UNIT
PRINTED 05/01/90

CONTROLLED CITY	POPULATION			HOUSING UNITS							PERSON PER HOUSE- HOLD	
	TOTAL	HOUSE- HOLD	GROUP QUARTER	TOTAL	- SINGLE DETACHED	FAMILY - ATTACHED	- MULTI-FAMILY - 2 TO 4	5 PLUS	MOBILE HOMES	OCCU- PIED		% VACANT
CERES	25314	25062	252	9178	6530	250	411	1364	623	8892	3.12	2.818
HUGHSON	3268	3262	6	1071	870	35	8	87	71	1029	3.92	3.170
MODESTO	161261	158546	2715	62032	41625	3546	5007	10210	1644	57882	6.69	2.739
NEWMAN	3936	3865	71	1436	1170	48	73	121	24	1410	1.81	2.741
OAKDALE	11362	11221	141	4448	3195	244	409	469	131	4305	3.21	2.607
PATTERSON	8689	8680	9	2732	2194	0	261	153	124	2606	4.61	3.331
RIVERBANK	8173	7970	203	2602	1904	73	145	288	192	2495	4.11	3.194
TURLOCK	42217	41486	731	15842	9454	710	1477	3642	559	15116	4.58	2.745
WATERFORD	3976	3976	0	1431	1118	21	102	124	66	1401	2.10	2.838
.....												
TOTAL INCORPORATED	268196	264068	4128	100772	68060	4927	7893	16458	3434	95136	5.59	2.776
.....												
UNINCORPORATED	100831	99941	890	35387	26411	660	1882	1768	4666	33041	6.63	3.025
.....												
COUNTY TOTAL	369027	364009	5018	136159	94471	5587	9775	18226	8100	128177	5.86	2.840

APPENDIX IV. REFERENCES

1. SAAG. Stanislaus County Projections, Population, Housing and Employment, November, 1989. Provided population, housing and employment projections for the years 1990, 2000, and 2010.
2. California Department of Housing and Community Development (HCD). Developing a Regional Housing Needs Plan, July, 1988. Provided the recommended methodologies for the preparation of regional housing needs plans.
3. Correspondence from Nancy J. Javor, California Department of Housing and Community Development, June 19, 1990. Provided SAAG staff with the State's determination of the existing and proposed regional housing needs.
4. California Department of Finance. Stanislaus County Population and Housing Estimates, January 1, 1990 - Report E-5, May 1, 1990. Provided the 1990 base year estimates for the cities and the unincorporated portion of the County.
5. Correspondence from Don Crow, California Department of Housing and Community Development, December 14, 1990. Provided SAAG staff with the HCD's determination of the income characteristics of the jurisdictions.
6. Telephone conversation with Charlie Woods, Modesto Planning Department, December 3, 1990. Provided growth rate estimate for the City of Modesto between 1990 through 1997.
7. Telephone conversation with Gabe Juarez, Stanislaus County Housing Authority, October 8, 1990. Provided estimates of permanent and seasonal farmworker housing needs.
8. Telephone conversation with Cindy Brownlas, Central Valley Opportunity Center, October 5, 1990. Indicated that the farm labor growth rate had stabilized within the region in 1983/84 due to the passage of the "Immigration Reform and Control Act" and the "Amnesty Law".
9. Telephone conversation with Carletta Steele, California Employment Development Department, October 5, 1990. Confirmed that the farm labor growth rate had stabilized within the region in 1983/84 and seasonal work forces are declining within this area.
10. Association of Bay Area Governments (ABAG). Housing Needs Determinations, January, 1989. ABAG adopted a regional vacancy goal of 4.5 percent. ABAG recognized the jobs/housing imbalances within the Bay Area and noted that by 2005 nearly 163,000 workers or 117,000 households will have to commute to Bay Area jobs.

**APPENDIX V. SECTION 65584
CALIFORNIA GOVERNMENT CODE**

65584. (a) For purposes of subdivision (a) of Section 65583, the share of a city or county of the regional housing needs includes that share of the housing need of persons at all income levels within the area significantly affected by a general plan of the city or county. The distribution of regional housing needs shall, based upon available data, take into consideration market demand for housing, employment opportunities, the availability of suitable sites and public facilities, commuting patterns and public transportation facilities, type and tenure of housing need, the loss of units contained in assisted housing developments, as defined in paragraph (8) of subdivision (a) of Section 65583, that changed to non-low-income use through mortgage prepayment, subsidy contract expirations, or termination of use restrictions, and the housing needs of farmworkers and shall promote efficient commuting patterns and the provision of housing close to employment opportunities or public transportation facilities. The distribution shall seek to reduce the concentration of lower income households in cities or counties which already have disproportionately high proportions of lower income households. Based upon data provided by the Department of Finance, in consultation with each council of government, the Department of Housing and Community Development shall determine the regional share of the statewide housing need at least two years prior to the second revision, and all subsequent revisions as required pursuant to Section 65588. Based upon data provided by the department relative to the statewide need for housing, each council of governments shall determine the existing and projected housing need for its region. Within 30 days following notification of this determination, the department shall ensure that this determination is consistent with the statewide housing need. The department may revise the determination of the council of governments if necessary to obtain this consistency. The appropriate council of governments shall determine the share for each city or county consistent with the criteria of this subdivision and with the advice of the department subject to the procedure established pursuant to subdivision (c) at least one year prior to the second revision, and at five-year intervals following the second revision pursuant to Section 65588. The council of governments shall provide each locality with the net job growth projections for the locality which the council of governments considered in developing local shares of projected regional housing needs.

The council of governments shall submit to the department information regarding the assumptions and methodology to be used in allocating the regional housing need. As part of the allocation of the regional housing need, the council of governments, or the department pursuant to subdivision (b), shall provide each city and county with data describing the assumptions and methodology used in calculating its share of the regional housing need. The department

shall submit to each council of governments information regarding the assumptions and methodology to be used in allocating the regional share of the statewide housing need. As part of its determination of the regional share of the statewide housing need, the department shall provide each council of governments with data describing the assumption and methodology used in calculating its share of the statewide housing need. The councils of governments shall provide each city and county with the department's information.

(b) For areas with no council of governments, the department shall determine housing market areas and define the regional housing need for cities and counties within these areas pursuant to the provisions for the distribution of regional housing needs in subdivision (a). Where the department determines that a city or county possesses the capability and resources and has agreed to accept the responsibility, with respect to its jurisdiction, for the identification and determination of housing market areas and regional housing needs, the department shall delegate this responsibility to the cities and counties within these areas.

(c) (1) Within 90 days following a determination of a council of governments pursuant to subdivision (a), or the department's determination pursuant to subdivision (b), a city or county may propose to revise the determination of its share of the regional housing need in accordance with the considerations set forth in subdivision (a). The proposed revised share shall be based upon available data and accepted planning methodology, and supported by adequate documentation.

(2) Within 60 days after the time period for the revision by the city or county, the council of governments or the department, as the case may be, shall accept the proposed revision, modify its earlier determination, or indicate, based upon available data and accepted planning methodology, why the proposed revision is inconsistent with the regional housing need.

(A) If the council of governments or the department, as the case may be, does not accept the proposed revision, then the city or county shall have the right to request a public hearing to review the determination within 30 days.

(B) The city or county shall be notified within 30 days by certified mail, return receipt requested, of at least one public hearing regarding the determination.

(C) The date of the hearing shall be at least 30 days from the date of the notification.

(D) Before making its final determination, the council of governments or the department, as the case may be, shall consider comments, recommendations, available data, accepted planning methodology, and local geological and topographic restraints on the production of housing.

(3) If the council of governments or the department accepts the

proposed revision or modifies its earlier determination, the city or county shall use that share. If the council of governments or the department grants a revised allocation pursuant to paragraph (1), the council of governments or the department shall ensure that the current total housing need is maintained. If the council of governments or department indicates that the proposed revision is inconsistent with the regional housing need, the city or county shall use the share which was originally determined by the council of governments or the department.

(4) The determination of the council of governments or the department, as the case may be, shall be subject to judicial review pursuant to Section 1094.5 of the Code of Civil Procedure.

(5) The council of governments or the department shall reduce the share of regional housing needs of a county if all of following conditions are met:

(A) One or more cities within the county agree to increase its share or their shares in an amount which will make up for the reduction.

(B) The transfer of shares shall only occur between a county and the cities within that county.

(C) The county's share of low-income and very low income housing shall be reduced only in proportion to the amount by which the county's share of moderate- and above moderate-income housing is reduced.

(D) The council of governments or the department, whichever assigned the county's share, shall have authority over the approval of the proposed reduction, taking into consideration the criteria of subdivision (a) of Section 65584.

(6) The housing element shall contain an analysis of the factors and circumstances, with all supporting data, justifying the revision. All materials and data used to justify any revision shall be made available upon a request by any interested party within seven days upon payment of reasonable costs of reproduction unless the costs are waived due to economic hardship.

(d) (1) Except as provided in paragraph (2), any ordinance, policy, or standard of a city or county which directly limits, by number, the building permits which may be issued for residential construction, or which limits for a set period of time the number of buildable lots which may be developed for residential purposes, shall not be a justification for a determination or a reduction in the share of a city or county of the regional housing need.

(2) Paragraph (1) does not apply to any city or county which imposes a moratorium on residential construction for a set period of time in order to preserve and protect the public health and safety. If a moratorium is in effect, the city or county shall, prior to a revision pursuant to subdivision (c), adopt findings which specifically describe the threat to the public health and safety and the reasons why construction of the number of units specified as its share of the

regional housing need would prevent the mitigation of that threat.

(e) Any authority to review and revise the share of a city, or county of the regional housing need granted under this section shall not constitute authority to revise, approve, or disapprove the manner in which the share of the city or county of the regional housing need is implemented through its housing program.

(f) A fee may be charged interested parties for any additional costs caused by the amendments made to subdivision (c) by Chapter 1684 of the Statutes of 1984 reducing from 45 to seven days the time within which materials and data shall be made available to interested parties.

(g) Determinations made by the department, a council of governments, or a city or county pursuant to this section are exempt from the provisions of the California Environmental Quality Act (Division 13 (commencing with Section 21000) of the Public Resources Code).

APPENDIX F

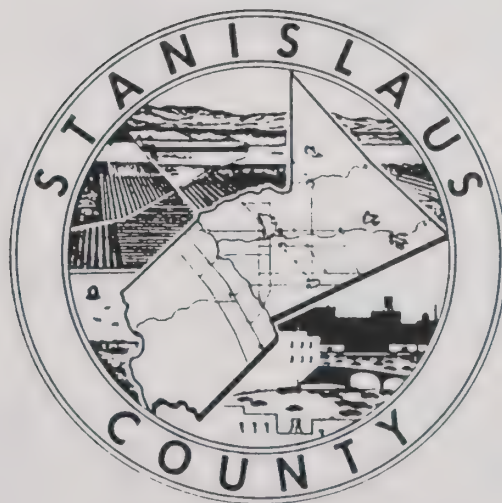
STANISLAUS COUNTY, CALIFORNIA

Resident Development Potential

RESIDENTIAL DEVELOPMENT POTENTIAL

IN UNINCORPORATED STANISLAUS COUNTY

NOVEMBER 1991



Stanislaus County

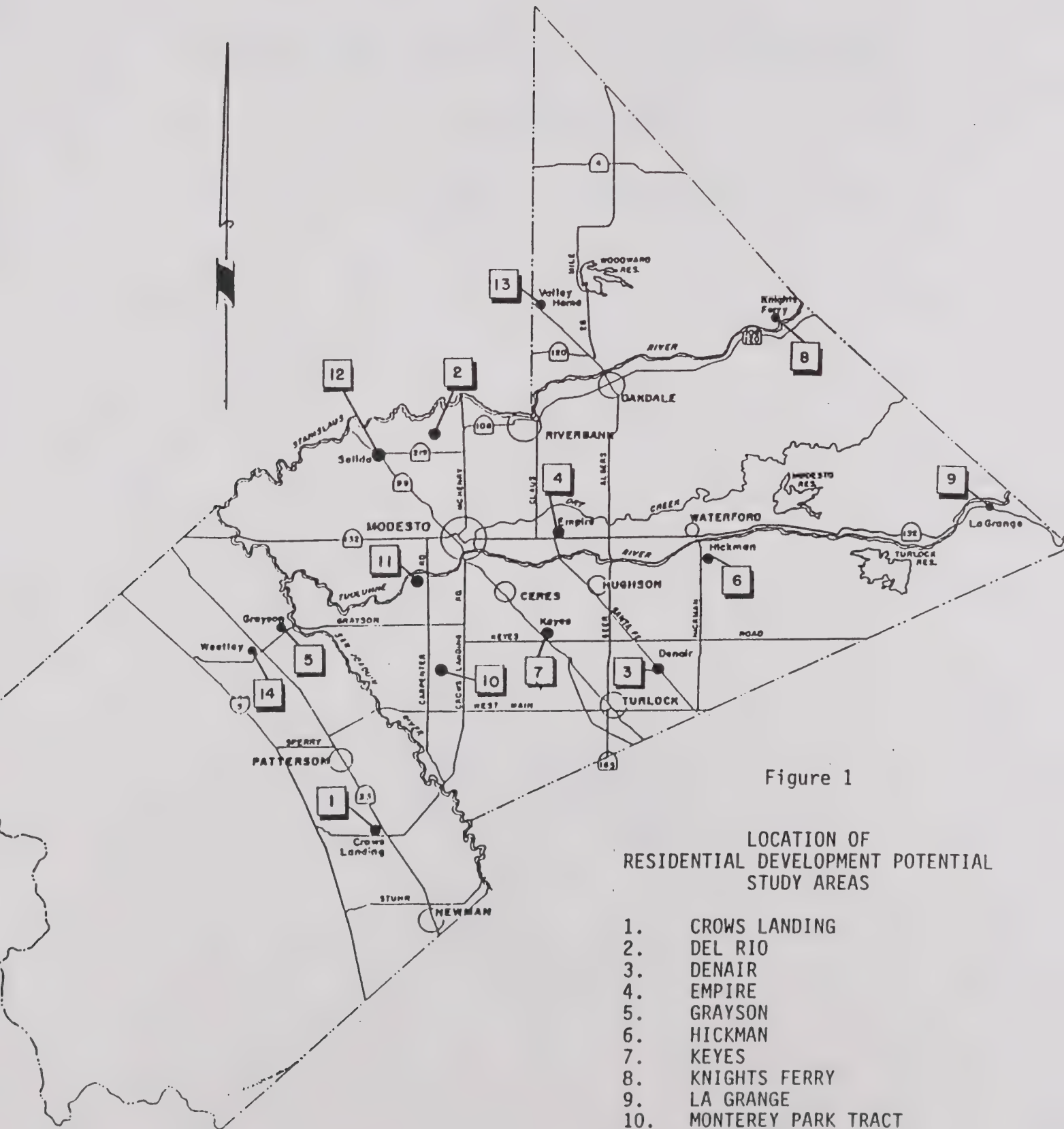


Figure 1

LOCATION OF RESIDENTIAL DEVELOPMENT POTENTIAL STUDY AREAS

1. CROWS LANDING
2. DEL RIO
3. DENAIR
4. EMPIRE
5. GRAYSON
6. HICKMAN
7. KEYES
8. KNIGHTS FERRY
9. LA GRANGE
10. MONTEREY PARK TRACT
11. RIVERDALE PARK TRACT
12. SALIDA
13. VALLEY HOME
14. WESTLEY

RESIDENTIAL DEVELOPMENT POTENTIAL

State Requirements

Government Code Section 65583(a)(3) requires the housing element to contain "an inventory of land suitable for residential development, including vacant sites and sites having potential for redevelopment, and an analysis of the relationship of zoning and public facilities and services to these sites." The purpose of this inventory is to compare the County's total holding capacity, or capacity to accommodate residential development, with its new construction needs. Furthermore, analysis of the availability of public facilities and services is intended to identify both the problems and the possibilities involved in developing new housing. Together the inventory and analysis provide a basis for determining whether current zoning and density policies will make available sufficient residential land to accommodate new construction needs.

Methodology

From June 1990 through January 1991, planning staff conducted a land inventory and analysis of the availability of public services facilities in the unincorporated areas of Stanislaus County. The inventory focused on existing unincorporated communities, where most residential zoning is located and growth is encouraged. (Figure 1 shows the location of unincorporated communities selected as study areas for the project.) First, available parcels were identified and mapped from tax records and aerial photos provided by the Assessor's office. In some cases, field verification was necessary. Then the size and zone of each parcel was documented. Finally, the residential development potential, or dwelling unit capacity, was calculated based on development standards for each zone and the availability of services.

Development Standards

Table 1 summarizes residential development standards as established by the Stanislaus County Zoning Ordinance. Minimum parcel sizes are related to the availability of services. Maximum dwelling unit capacity ranges from 4.4 dwelling units per acre in R-A to 25 dwelling units per acre in R-3, H-1 and C-1 zones.

Development standards for each P-D district are established by the development plan approved by the Board of Supervisors and maximum density is determined by the land use designation. Most P-D districts are designated for low-density residential use, with a maximum dwelling unit capacity of 5.8 units per acre when public sewer and water are available.

Limited residential development also is permitted in agricultural zones, with density standards ranging from one dwelling per three acres in A-2-3 areas to two dwellings on any parcel of 20 acres or more.

Table 1
RESIDENTIAL DEVELOPMENT STANDARDS

<u>Zone</u>	<u>Minimum Parcel Size</u>			<u>Maximum D.U. Capacity Per Acre*</u>
	<u>Public Sewer AND Water</u>	<u>Public Sewer OR Water</u>	<u>Well and Septic Tank</u>	
R-A	8,000 sq.ft.	20,000 sq.ft.	1 acre	4.4
R-1	6,000 sq.ft.	20,000 sq.ft.	1 acre	5.8
R-2	6,000 sq.ft.	20,000 sq.ft.	1 acre	11.6
R-3	6,000 sq.ft.	20,000 sq.ft.	1 acre	25.0
P-D	-----Established by development plan-----			
H-1	6,000 sq.ft.	--	--	25.0
C-1	6,000 sq.ft.	--	--	25.0

Source: Stanislaus County Zoning Ordinance

* After allowing 20% of gross acreage for roads, etc.

Assumptions

The following assumptions were made in calculating maximum dwelling unit capacity:

1. Size of parcel

In most cases, calculations were based on the existing parcel size. However, the maximum number of allowable partitions were figured for parcels in agricultural zones. For example, a 9-acre parcel in an A-2-3 zone could be partitioned into three 3-acre parcels, each of which would be allowed one dwelling unit. As a result, the parcel was given a maximum dwelling unit capacity of three. In other zones, it was assumed that no partitioning would occur.

2. Zoning

Calculation of maximum dwelling unit capacity was based on existing zoning even when zone changes that would allow higher density development were foreseeable. For example, a 3-acre parcel zoned A-2-3 and designated Urban Transition was given a capacity of one dwelling unit, even though higher density development probably could occur through rezoning.

3. Availability of Services

Calculations generally were based on the existing availability of public facilities and services, even though community plans are underway for sewer expansions or similar improvements. An exception was made for the community of Denair, where lack of sewer capacity has halted development, but the community services district is committed to improving and expanding the system.

The overall result of using the assumptions above is to provide a conservative estimate of residential development potential.

Note

Square footages and acreages of individual parcels are approximate figures.

Findings

Table 2 summarizes the findings of the 1990 land inventory and analysis of public services in the unincorporated communities of Stanislaus County. Currently approximately 2,148 acres are available for residential development. Based on existing zoning and current availability of services, this acreage will support up to 5,306 dwelling units including 899 multi-family units in R-3 and H-1 zones.

The Stanislaus Area Association of Government's Housing Needs Report projects that 2,206 new housing units will be needed to accommodate the increased population in the unincorporated area of Stanislaus County through June 30, 1997. This total new construction need of 2,206 units includes 904 units for very low and low income residents. These needs are best satisfied by the construction of multi-family units or the placement of mobile homes. Since mobile homes on individual parcels are allowed on any single-family lots, there is ample potential for mobile home placement in the County. Similarly, up to 899 multi-family units potentially can be developed in existing R-3 and H-1 zones.

Overall, the County's residential development potential of 5,306 units more than satisfies the projected new construction need of 2,206 units. No change in County land use policy is necessary to meet the housing demand forecast by SAAG.

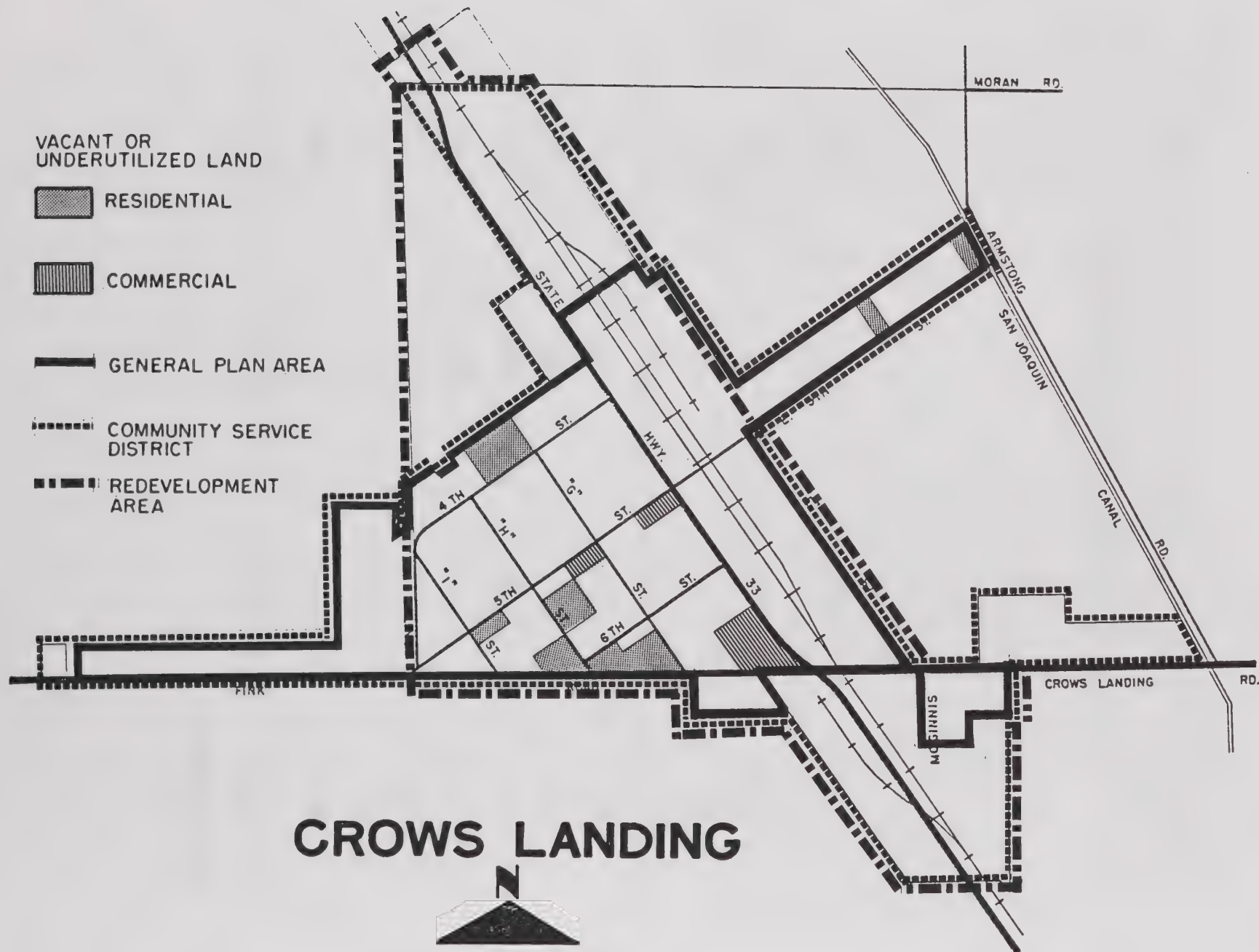
Detailed findings for each study area are presented in the following pages.

Table 2

SUMMARY OF RESIDENTIAL DEVELOPMENT POTENTIAL
IN UNINCORPORATED COMMUNITIES OF STANISLAUS COUNTY - 1990

Zoning	Number of Parcels	Number of Acres	D.U. Capacity
R-A	271	367	820
R-1	65	51	263
R-2	4	5	54
R-3	14	22	560
A-2-3	6	28	10
A-2-10	136	640	95
A-2-40	11	159	14
C-1	1	.1	1
H-1	10	14	339
PD	2,431	891	3,150
TOTAL	2,949	2,177	5,306

* Figures rounded off



RESIDENTIAL DEVELOPMENT POTENTIAL
IN CROWS LANDING, BASED ON EXISTING ZONING - 1990

As shown on the chart below, Crows Landing currently has the potential for developing 16 more dwelling units, all of which would be single-family dwellings. Water is provided by a community service district, but no public sewer service is available. Crows Landing has a community plan and the entire community has been designated as a redevelopment area. However, until the existing water system is improved and public sewer service is provided, growth will be minimal.

General Plan Designation	Zoning	Number of Parcels	Number of Acres	Density Range	Availability of Services	D.U. Capacity
RESIDENTIAL:						
Low Density	R-A	15	3	0-4 units/acre	water/septic	15
OTHER USES:						
Commercial	C-2	4	1	—	water/septic	—
Agricultural	A-2-40	1	1	0-2 units/parcel	water/septic	1
TOTAL:						16

DEL RIO



8



VACANT OR
UNDERUTILIZED LAND
(RESIDENTIAL)



GENERAL PLAN AREA

RESIDENTIAL DEVELOPMENT POTENTIAL
IN DEL RIO, BASED ON EXISTING ZONING - 1991

Del Rio is an exclusive community in Stanislaus County with a potential dwelling unit capacity of 248 dwelling units. These dwelling units would be serviced by Del Este water and package treatment facilities. Del Rio has a community plan, which is being updated.

General Plan Designation	Zoning	Number of Parcels	Number of Acres	Density Range	Availability of Services	D.U. Capacity
RESIDENTIAL:						
Low Density	R-A	151	125	0-4 units/acre	water/septic	154
Low Density	R-1	2	1	0-5 units/acre	water/septic	2
PD	P-D	92	85	--	water/septic	92
TOTAL:						248

NOTE: Data for Del Rio has been updated to include Del Rio Ranch Subdivision and Del Rio Vista Subdivision, which were approved September 17, 1991 and September 24, 1991, respectively, by the Board of Supervisors.

VACANT OR
UNDERUTILIZED LAND



RESIDENTIAL



COMMERCIAL



INDUSTRIAL



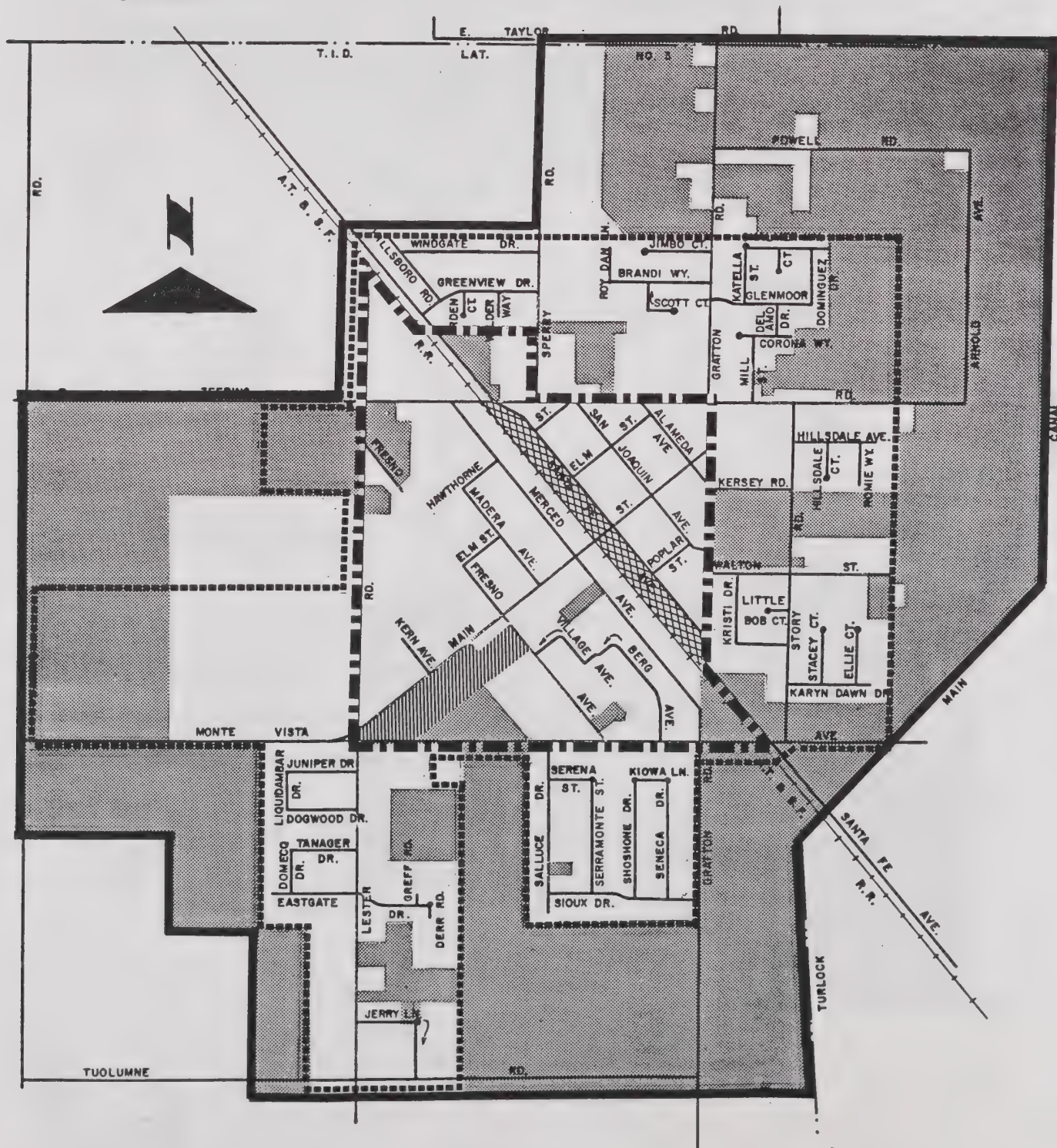
GENERAL PLAN AREA



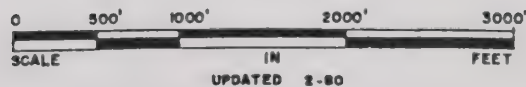
COMMUNITY SERVICE
DISTRICT



REDEVELOPMENT AREA



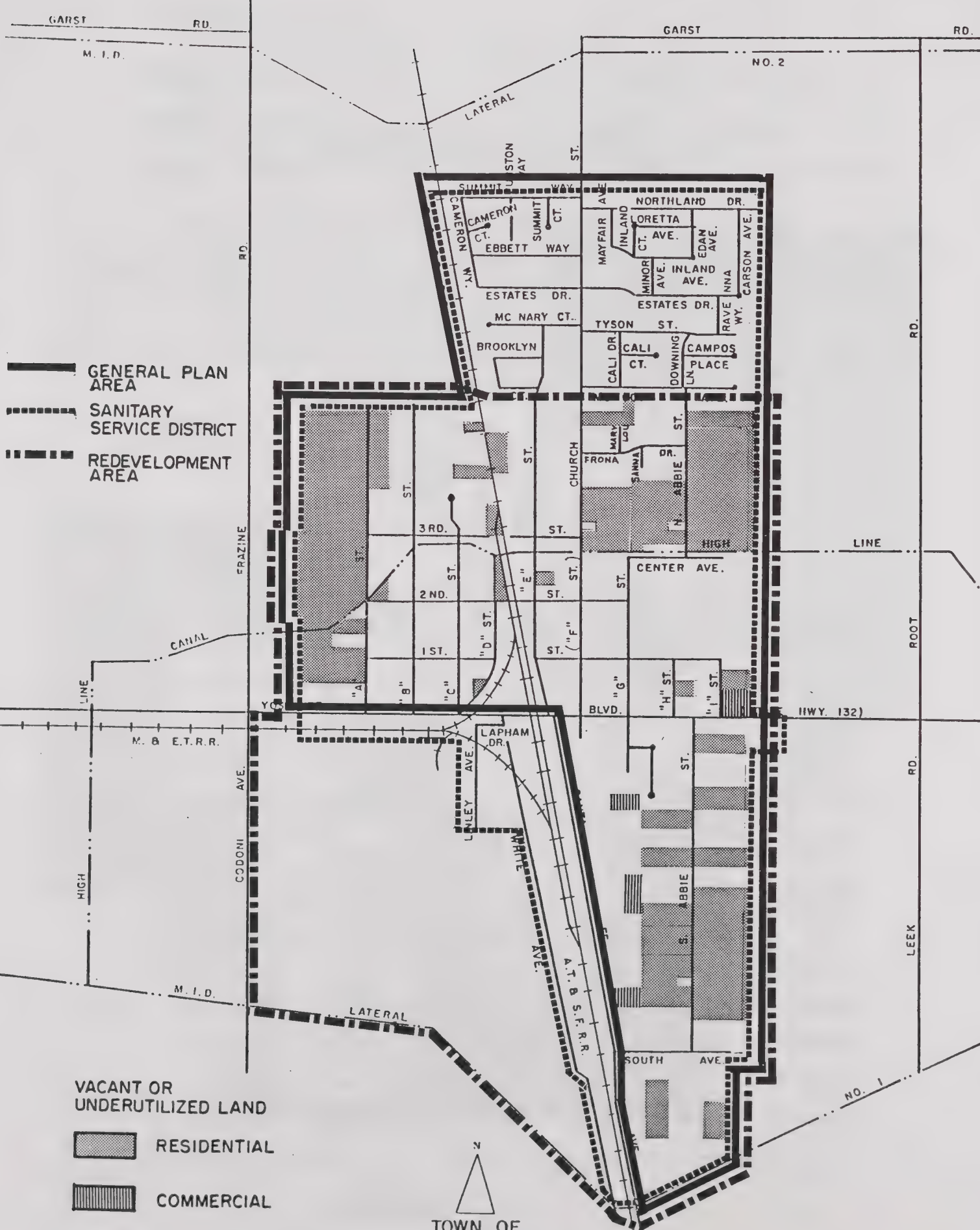
TOWN OF DENAIR



RESIDENTIAL DEVELOPMENT POTENTIAL
IN DENAIR, BASED ON EXISTING ZONING - 1990

Development in Denair is presently at a standstill because the sewer interceptor between Denair and Turlock is at maximum capacity. However, the Denair Community Service District is actively pursuing means to finance a second parallel interceptor. If the interceptor capacity is increased, Denair will be able to support an additional 1,266 dwelling units, including 469 multi-family units. Denair has a community plan and a redevelopment area in the central section of town.

General Plan Designation	Zoning	Number of Parcels	Number of Acres	Density Range	Availability of Services	D.U. Capacity
RESIDENTIAL:						
Low Density	R-A	36	111	0-4 units/acre	water/sewer	444
Low Density	R-1	3	2	0-5 units/acre	water/sewer	10
Medium Density	R-2	3	3	0-14 units/acre	water/sewer	43
Medium-High Density	R-3	3	19	0-25 units/acre	water/sewer	469
Underutilized Residential Land	R-A	10	10	0-4 units/acre	water/sewer	36
OTHER USES:						
Commercial	H-1	2	8	0-25 units/acre	water/sewer	200
Industrial	P-D	1	4	—	well/septic	--
Agricultural	A-2-3	6	28	0-2 units/parcel	well/septic	10
Agricultural	A-2-10	50	338	0-2 units/parcel	well/septic	54
TOTAL:						1266







RESIDENTIAL DEVELOPMENT POTENTIAL
IN EMPIRE, BASED ON EXISTING ZONING - 1990

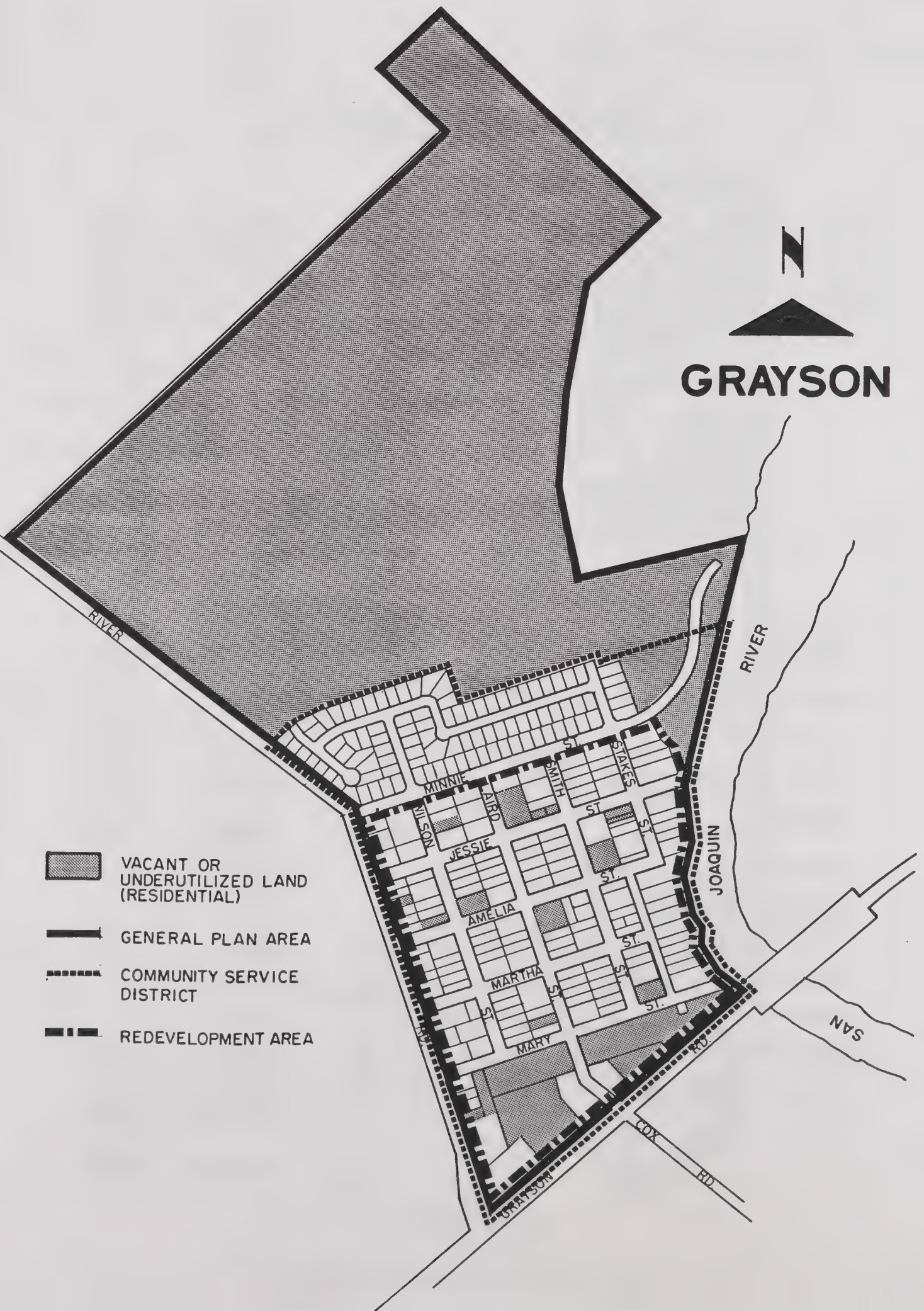
Empire receives its water from the Del Este Water Company and its sewer service through its sanitary service district on contract with the City of Modesto. Empire has a potential dwelling unit capacity of 117, plus 69 acres of underutilized land. No dwelling unit capacity was stated for the underutilized land because, if developed, it is not clear how many units could be created. Empire has no community plan; most of the existing community is included in a redevelopment area.

General Plan Designation	Zoning	Number of Parcels	Number of Acres	Density Range	Availability of Services	D.U. Capacity
RESIDENTIAL:						
Low Density	R-A	7	12	0-4 units/acre	water/sewer	51
Low Density	R-1	6	5	0-5 units/acre	water/sewer	29
Medium-High Density	R-3	1	.5	0-25 units/acre	water/sewer	14
Low Density	P-D	1	.1	--	water/sewer	--
Underutilized Residential Land	R-A	--	69	0-4 units/acre	water/sewer	--
OTHER USES:						
Commercial	C-2	1	.2	--	water/sewer	--
Commercial	H-1	1	0.9	0-25 units/acre	water/sewer	23
TOTAL:						117



GRAYSON

-  VACANT OR UNDERUTILIZED LAND (RESIDENTIAL)
-  GENERAL PLAN AREA
-  COMMUNITY SERVICE DISTRICT
-  REDEVELOPMENT AREA

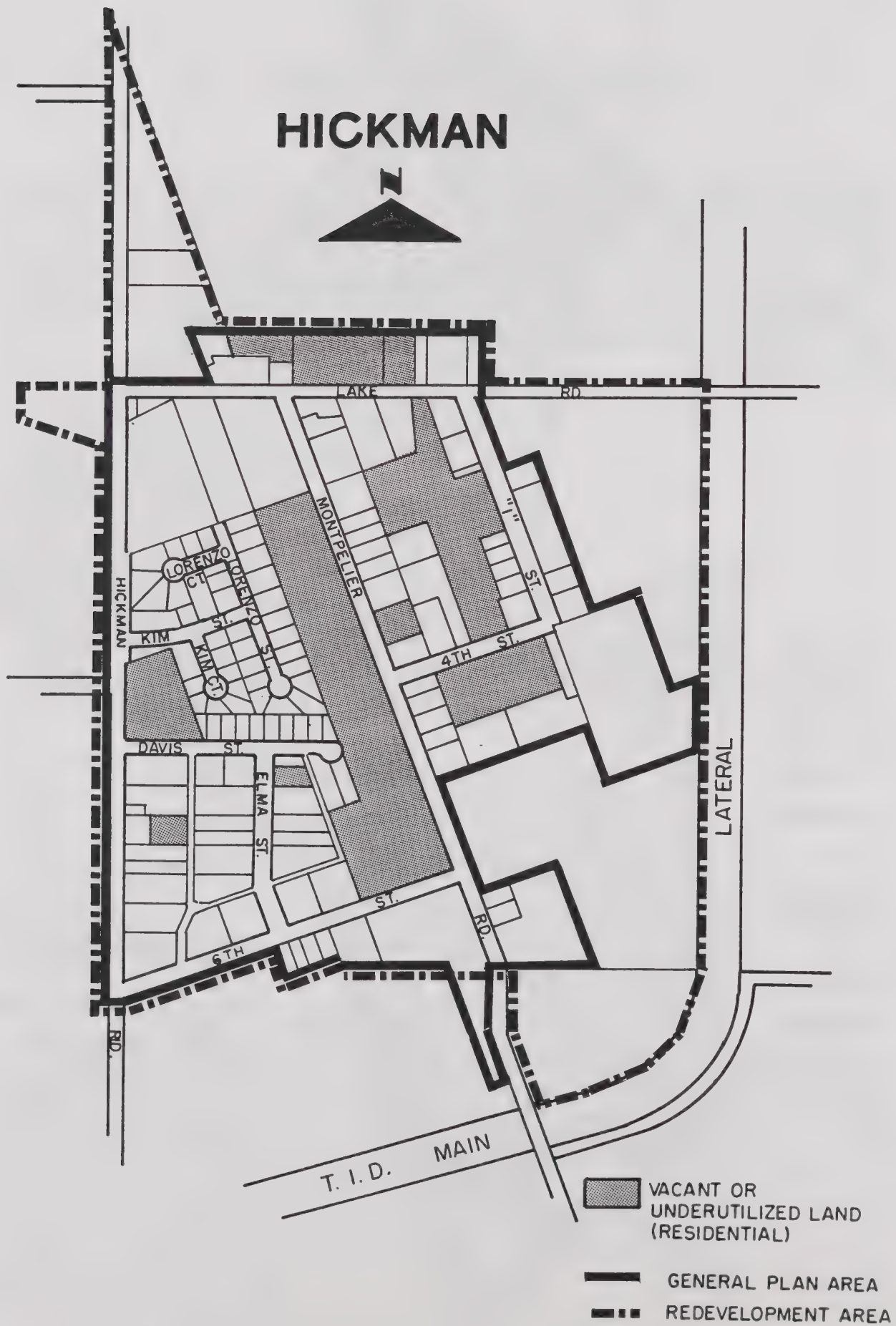


RESIDENTIAL DEVELOPMENT POTENTIAL
IN GRAYSON, BASED ON EXISTING ZONING - 1990

The County approved a 170-acre project called Grayson Park III in December, 1990. With plans for development of 633 single-family homes, this project increases the dwelling unit capacity of Grayson from 103 to 736. The community service district provides the existing community of Grayson with sewer service; however, sewer service must be expanded before Grayson Park III can be developed. Water is provided by the Del Este Water Company. Grayson does not have a community plan; however, the older part of town has been designated as a redevelopment area.

General Plan Designation	Zoning	Number of Parcels	Number of Acres	Density Range	Availability of Services	D.U. Capacity
RESIDENTIAL:						
Low Density	R-1	9	2	0-5 units/acre	water/sewer	15
Low Density	P-D	2	9	—	water/sewer	--
P-D	P-D	--	170	—	water/sewer	633
Underutilized Residential Land	R-1	5	2	0-5 units/acre	water/sewer	13
OTHER USES:						
Commercial	H-1	2	3	0-25 units/acre	water/sewer	75
TOTAL:						736

HICKMAN



RESIDENTIAL DEVELOPMENT POTENTIAL
IN HICKMAN, BASED ON EXISTING ZONING - 1990

Hickman receives water from the Del Este Water Company, but no sewer service is available. Without public sewer service, Hickman's residential dwelling unit potential is limited to 61 dwelling units on lots big enough to support septic tanks. One major problem for the town is that there is not enough water for fire protection. The community needs at least 1,000 gpm, and currently cannot get that amount. Hickman has a community plan and has been designated as a redevelopment area.

General Plan Designation	Zoning	Number of Parcels	Number of Acres	Density Range	Availability of Services	D.U. Capacity
RESIDENTIAL:						
Low Density	R-A	8	11	0-4 units/acre	water/septic	22
Low Density	R-1	1	2	0-5 units/acre	water/septic	4
Underutilized Residential Land	R-A	1	2	0-4 units/acre	water/septic	4
OTHER USES:						
P-D	P-D	1	15	—	water/septic	31
TOTAL:						61

RESIDENTIAL DEVELOPMENT POTENTIAL
IN KEYES, BASED ON EXISTING ZONING - 1990

The community of Keyes has a considerable amount of vacant land, including 291 acres designated P.D. However, these lands are planned for commercial or industrial development in the community plan and, as a result, are not considered to have any potential dwelling unit capacity. With both public water and sewer available, Keyes has a dwelling unit capacity of 131, including 26 units of multi-family housing in areas zoned R-3. The community service district's water supply is ample; however, the sewer system needs a larger sewer line connection from Keyes to the Turlock treatment center. Keyes is included in the redevelopment project, and has a community plan.

General Plan Designation	Zoning	Number of Parcels	Number of Acres	Density Range	Availability of Services	D.U. Capacity
RESIDENTIAL:						
Low Density	R-A	2	12	0-4 units/acre	water/sewer	52
Low Density	R-1	8	6	0-5 units/acre	water/sewer	29
Medium-High Density	R-3	2	1	0-25 units/acre	water/sewer	26
OTHER USES:						
Commercial	H-1	1	.6	0-25 units/acre	water/sewer	16
Industrial	M	1	9	--	water/sewer	--
P-D	A-2-10	47	179	--	water/sewer	--
P-D	P-D	17	112	--	water/sewer	--
Urban Transition	A-2-10	8	77	0-2 units/parcel	well/septic	8
TOTAL:						131



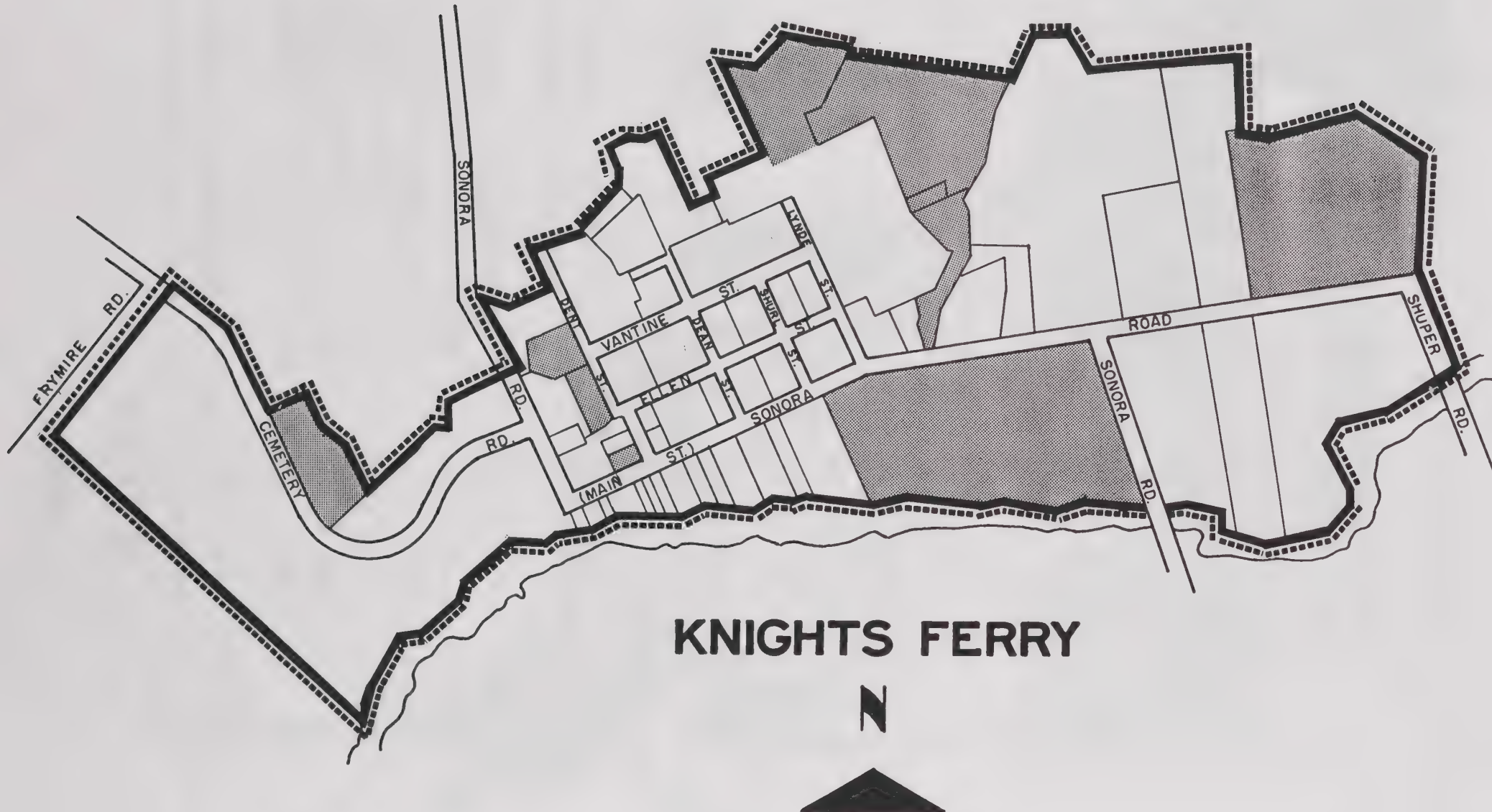
VACANT OR
UNDERUTILIZED LAND
(RESIDENTIAL)



GENERAL PLAN AREA



COMMUNITY SERVICE
DISTRICT

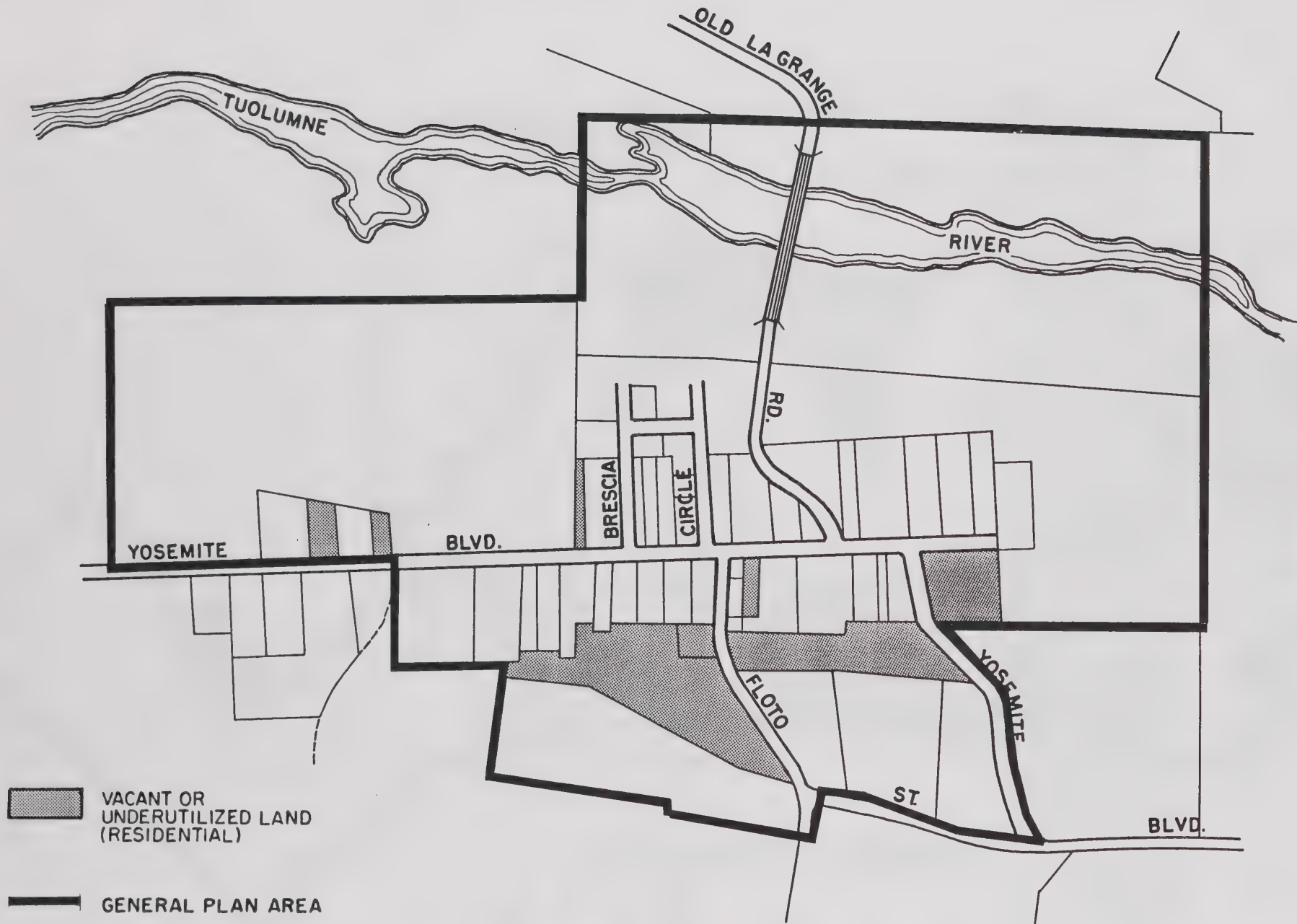


KNIGHTS FERRY

RESIDENTIAL DEVELOPMENT POTENTIAL
IN KNIGHTS FERRY, BASED ON EXISTING ZONING - 1990

The entire community of Knights Ferry is designated Historical and zoned HS (Historical Site). Although approximately 37 acres are vacant, residential development will be minimal due to lack of service availability. Although public water is provided by the community service district, the district's 30,000-gallon tank is inadequate for the current population. No sewer service is available. Knights Ferry has a community plan and special building standards to ensure that development is compatible with its unique historic character. No redevelopment area has been designated for Knights Ferry.

General Plan Designation	Zoning	Number of Parcels	Number of Acres	Density Range	Availability of Services	D.U. Capacity
OTHER USES:						
Historical	H-S	13	37	—	water/septic	—
TOTAL:						—



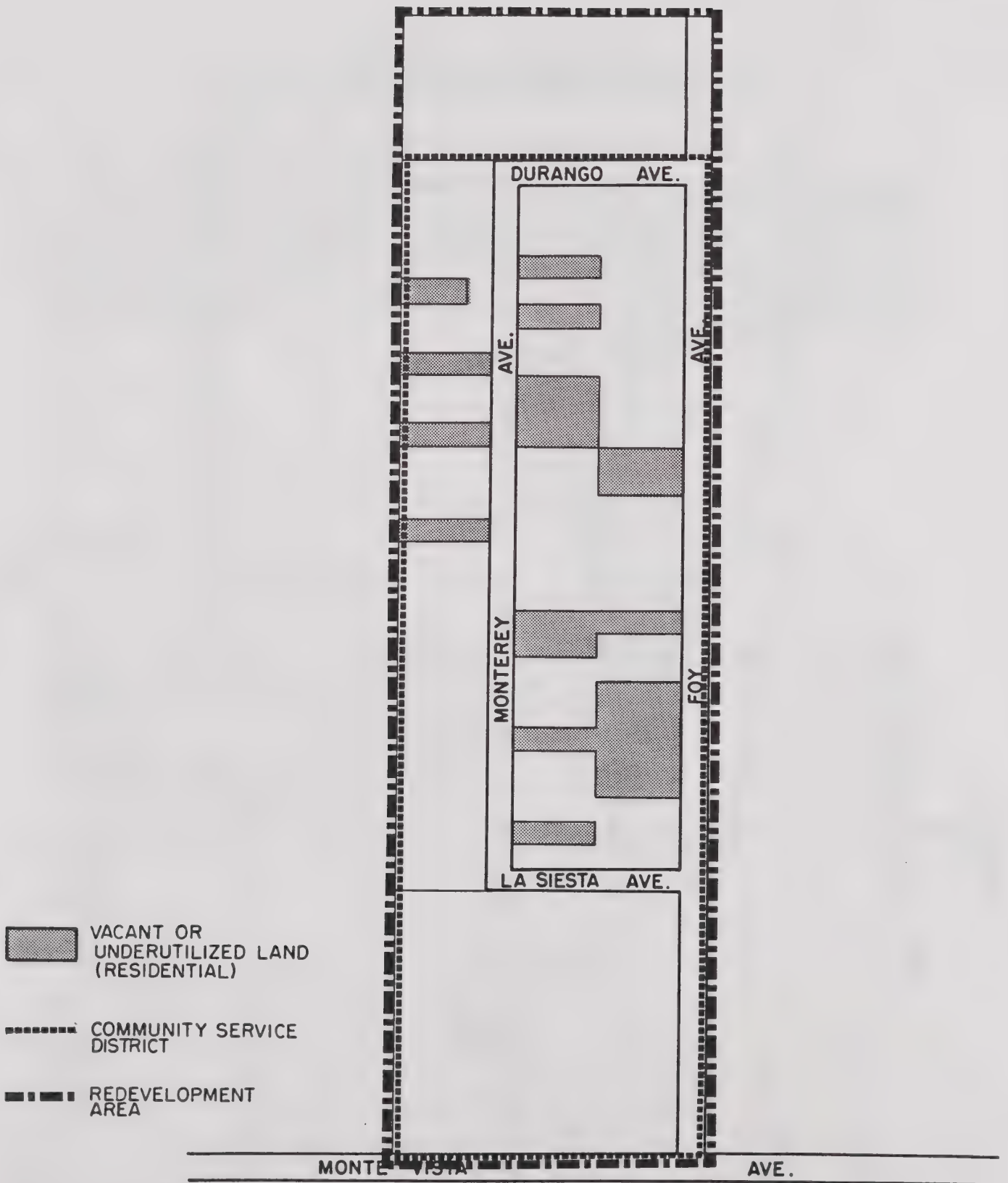
LA GRANGE



RESIDENTIAL DEVELOPMENT
IN LA GRANGE, BASED ON EXISTING ZONING - 1990

The entire community of La Grange is designated Historical and zoned HS (Historical Site). Because the present water delivery system lacks the ability to serve additional customers, residential development will probably be minimal. No public sewer service is available. La Grange has a community plan and special building standards to ensure that development is compatible with its unique historic character. No redevelopment area has been designated.

General Plan Designation	Zoning	Number of Parcels	Number of Acres	Density Range	Availability of Services	D.U. Capacity
OTHER USES:						
Historical	H-S	11	11	—	water/septic	—
TOTAL:						—



MONTEREY PARK TRACT



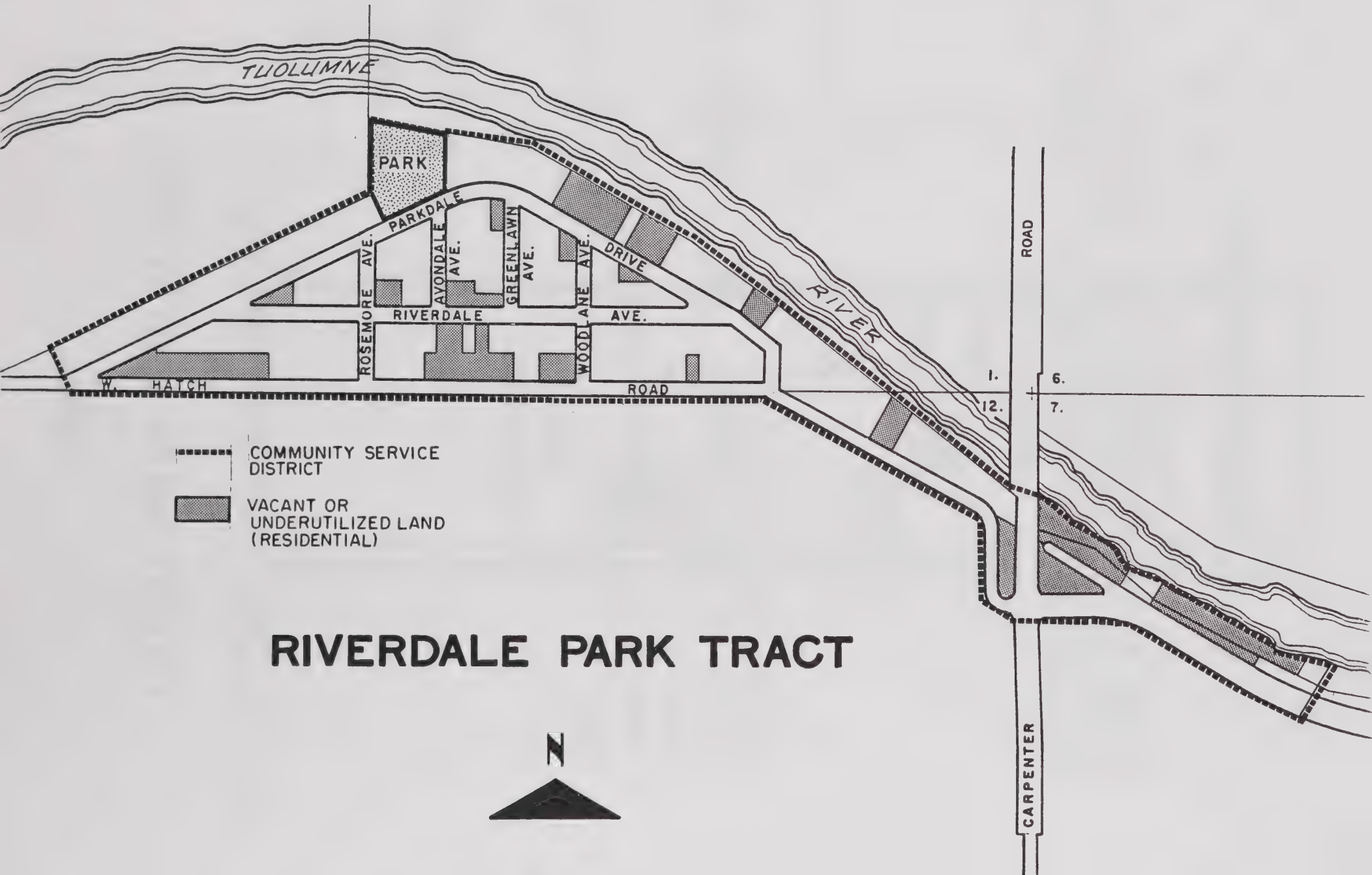
RESIDENTIAL DEVELOPMENT POTENTIAL
IN MONTEREY PARK TRACT, BASED ON EXISTING ZONING - 1990

Monterey Park Tract can accommodate 17 more dwelling units, with the Community Service District's water supply and separate septic tanks for each new unit. Monterey Park Tract currently has no community plan or general plan area; however, the entire area is included in the redevelopment project.

General Plan Designation	Zoning	Number of Parcels	Number of Acres	Density Range	Availability of Services	D.U. Capacity

OTHER USES:						
Agricultural	A-2-10	17	5	0-2 units/parcel	water/septic	17

TOTAL:						17



RIVERDALE PARK TRACT

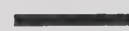


RESIDENTIAL DEVELOPMENT POTENTIAL
IN RIVERDALE PARK TRACT, BASED ON EXISTING ZONING - 1990

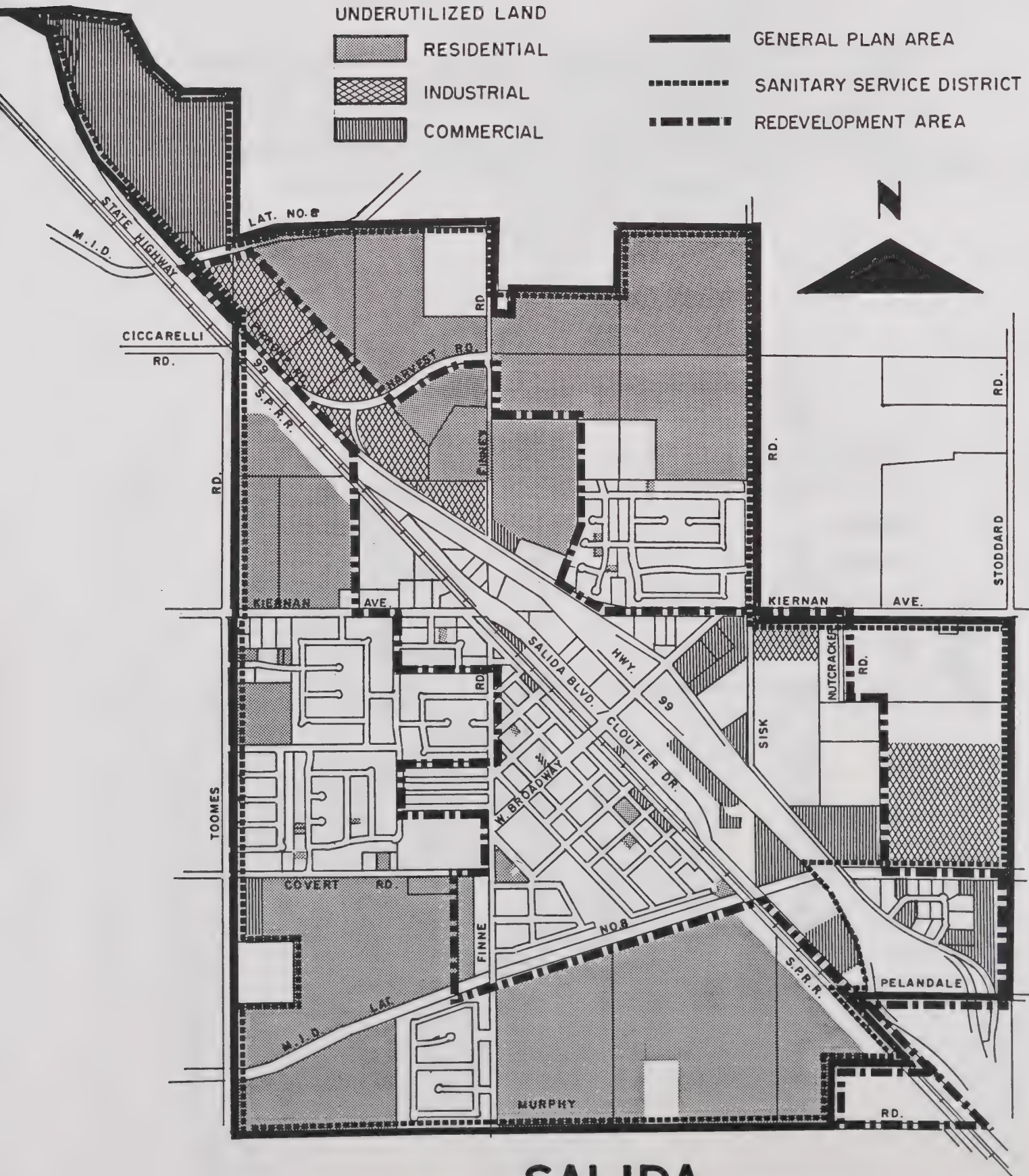
Riverdale Park Tract has a community service district that serves the area with water and would allow the tract to expand by 48 new dwelling units. However, because of the tract's proximity to a landfill, any new development would have to consider the possibility of contamination. Riverdale Park Tract does not have a community plan or general plan area, and is not included in the redevelopment project.

General Plan Designation	Zoning	Number of Parcels	Number of Acres	Density Range	Availability of Services	D.U. Capacity
RESIDENTIAL:						
Low Density	R-A	36	7	0-4 units/acre	water/septic	38
OTHER USES:						
Agricultural	A-2-10	10	2	0-2 units/parcel	water/septic	10
TOTAL:						48

VACANT OR
UNDERUTILIZED LAND

-  RESIDENTIAL
-  INDUSTRIAL
-  COMMERCIAL

-  GENERAL PLAN AREA
-  SANITARY SERVICE DISTRICT
-  REDEVELOPMENT AREA

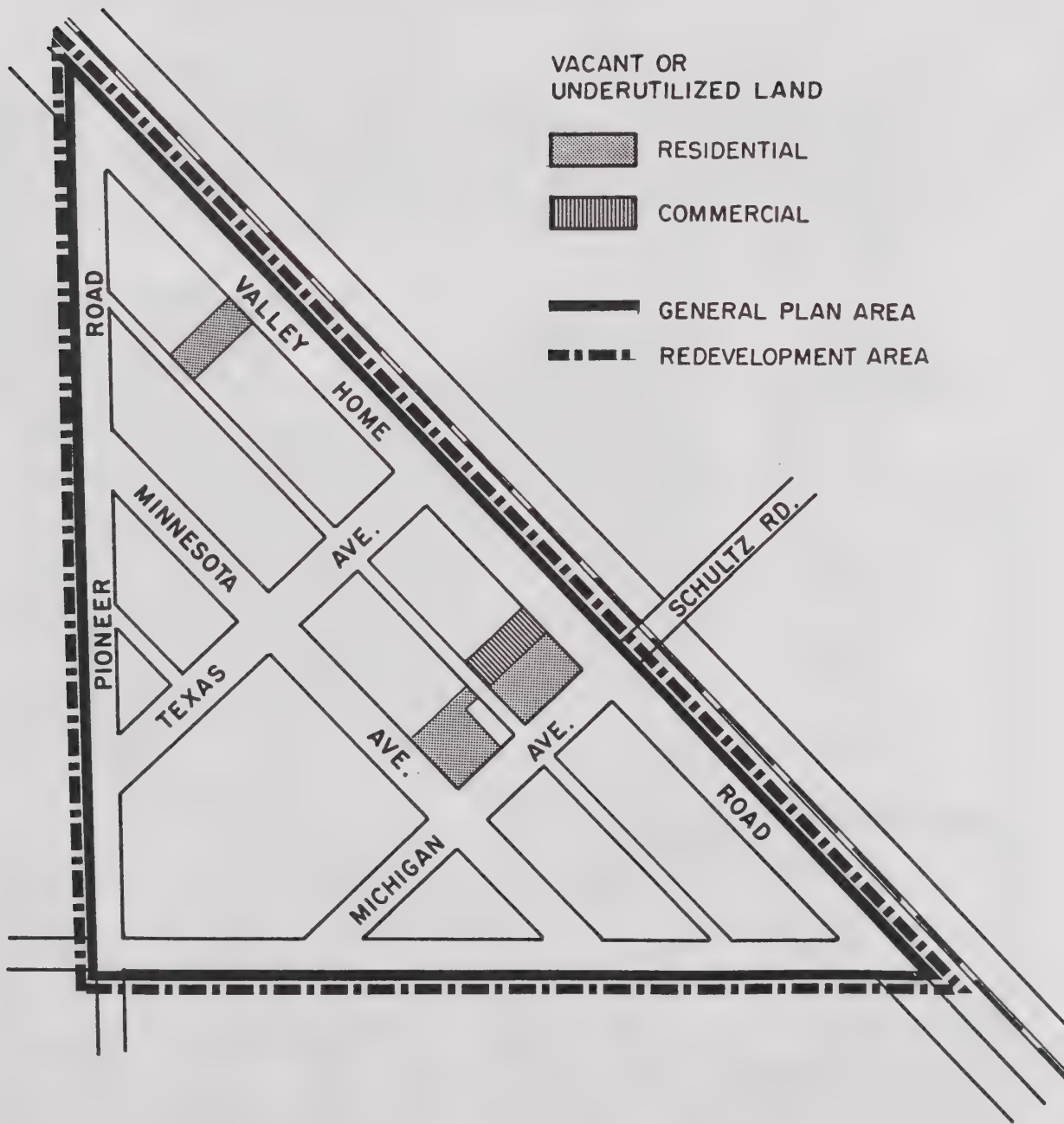


SALIDA

RESIDENTIAL DEVELOPMENT POTENTIAL IN SALIDA, BASED ON EXISTING ZONING - 1990

Salida is a rapidly changing community. With extensive areas approved for planned development, the community has a dwelling unit capacity of 2,515. The community services district of Salida is currently expanding to serve new developments and water is being supplied by the Del Este Water Company. Salida has a community plan and the older part of town is designated as a redevelopment area.

General Plan Designation	Zoning	Number of Parcels	Number of Acres	Density Range	Availability of Services	D.U. Capacity
PLANNED DEVELOPMENT:						
Single - Family	P-D	2245	449	0-5 units/acre	water/sewer	2245
Medium-High Density	P-D	72	21	7-20 units/acre	water/sewer	149
Industrial	P-D	--	26	--	water/sewer	--
OTHER RESIDENTIAL:						
Low Density	R-1	21	10	0-5 units/acre	water/sewer	49
Medium-High Density	R-3	7	1	0-25 units/acre	water/sewer	27
Underutilized Residential Land	R-1	3	1	0-5 units/acre	water/sewer	6
	R-3	1	.9	0-25 units/acre	water/sewer	24
	A-2-10	1	1	0-2 units/parcel	water/sewer	1
OTHER USES:						
Commercial	C-2	15	26	--	water/sewer	--
Urban Transition	A-2-40	1	12	0-2 units/parcel	well/septic	1
P-D	A-2-10	1	2	0-2 units/parcel	water/sewer	1
P-D	A-2-40	9	146	0-2 units/parcel	water/sewer	12
TOTAL:						2515



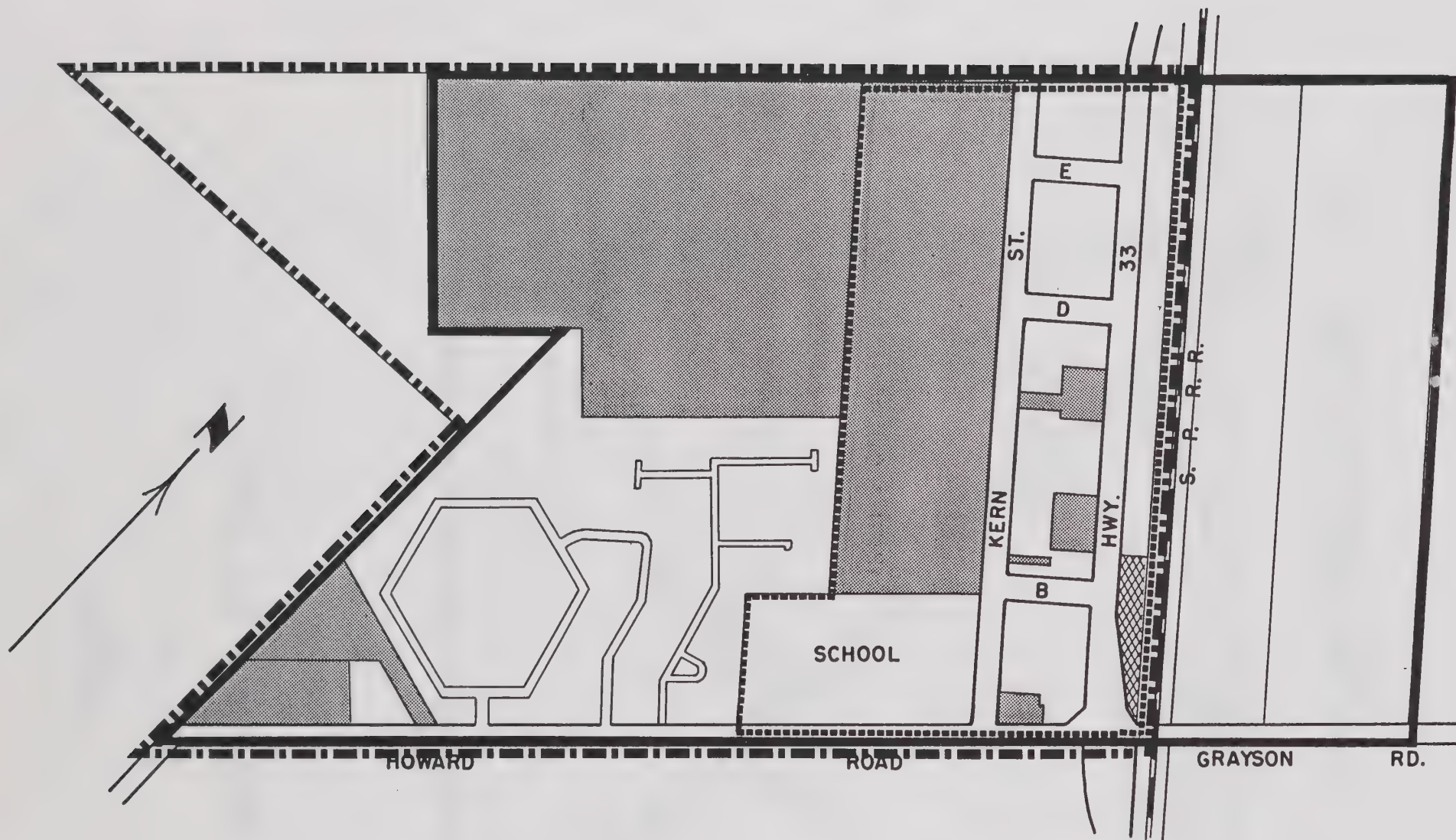
VALLEY HOME



RESIDENTIAL DEVELOPMENT POTENTIAL
IN VALLEY HOME, BASED ON EXISTING ZONING - 1990

Valley Home has four vacant lots, and the remainder of the community is considered to be underutilized. However, neither public water nor sewer service is available and, as a result, potential residential development is limited to four single-family units. Valley Home has no community plan, but is designated as a redevelopment area.

General Plan Designation	Zoning	Number of Parcels	Number of Acres	Density Range	Availability of Services	D.U. Capacity
RESIDENTIAL:						
Low Density	R-1	3	.5	0-5 units/acre	well/septic	3
OTHER USES:						
Commercial	C-1	1	.1	0-25 units/acre	well/septic	1
TOTAL:						4



- GENERAL PLAN AREA
- COMMUNITY SERVICE DISTRICT
- ■ ■ ■ ■ REDEVELOPMENT AREA

WESTLEY

VACANT OR
UNDERUTILIZED LAND

-  RESIDENTIAL
-  INDUSTRIAL

RESIDENTIAL DEVELOPMENT POTENTIAL
IN WESTLEY, BASED ON EXISTING ZONING - 1990

Westley has a community plan and a redevelopment area. The community service district provides the community with water and sewer by contracting with the Stanislaus County Housing Authority, which cannot handle much more increase in use. With the current situation, the community has a dwelling unit capacity of 147 units.

General Plan Designation	Zoning	Number of Parcels	Number of Acres	Density Range	Availability of Services	D.U. Capacity
RESIDENTIAL:						
Low Density	R-A	2	5	0-4 units/acre	well/septic	4
Low Density	R-1	4	19	0-5 units/acre	water/sewer	103
Medium Density	R-2	1	2	0-14 units/acre	water/sewer	11
OTHER USES:						
Commercial	H-1	4	1	0-25 units/acre	water/sewer	25
P-D	M	1	1	--	water/sewer	--
Agricultural	A-2-10	2	36	0-2 units/parcel	well/sewer	4
TOTAL:						147

9401037
v.2

U.C. BERKELEY LIBRARIES



C123317183



INSTITUTE OF GOVERNMENTAL STUDIES LIBRARY
109 PHILOSOPHY HALL
UNIVERSITY OF CALIFORNIA
BERKELEY, CA 94720

